ONE HUNDRED NINETEENTH

A N N U A L R E P O R T

of the

INSURANCE COMMISSIONER

of the

STATE OF MARYLAND

to

THE SECRETARY OF LICENSING AND REGULATION

FOR REVIEW AND TRANSMITTAL TO

THE GOVERNOR OF MARYLAND

and the

MEMBERS OF THE MARYLAND GENERAL ASSEMBLY

BY

JOHN A. DONAHO

INSURANCE COMMISSIONER

501 ST. PAUL PLACE
BALTIMORE, MARYLAND 21202

ISSUED: DECEMBER 1990

BUSINESS OF 1989

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STATE OF MARYLAND

WILLIAM DONALD SCHAEFER
Governor

WILLIAM A. FOGLE, JR.
Secretary

JOHN A. DONAHO
Insurance Commissioner

Department of Licensing and Regulation
INSURANCE DIVISION

501 ST. PAUL PLACE
BALTIMORE, MARYLAND 21202-2272

DIRECT DIAL 301/333- 2521

January 30, 1991

The Honorable William A. Fogle, Jr. Secretary
Department of Licensing and Regulation
501 St. Paul Place
Baltimore, Maryland 21202

Dear Secretary Fogle:

The One Hundred-Nineteenth Annual Report of the Insurance Commissioner of the State of Maryland is being submitted for your review and transmittal to the Governor and the Members of the General Assembly.

Submitted under the provisions of Section 23 of Article 48A, the Report sets forth the Insurance Division's activities for the calendar year ending December 31, 1989. I have, also, included a supplemental statement of fees and taxes for the fiscal year ending June, 30, 1990 received by the Insurance Division and transferred to the State Treasury.

In addition, a summary of significant insurance legislation passed during the 1990 Session of the Maryland General Assembly is included.

Sincerely,

John A. Donaho
Insurance Commissioner

ORGANIZATIONAL CONTACT PERSONS
AS OF DECEMBER 31, 1990
MARYLAND DEPARTMENT OF LICENSING AND REGULATION
INSURANCE DIVISION
501 St. Paul Place
Baltimore, Maryland 21202

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(Toll Free No. 1-800-492-6116 - Outside Baltimore Metro Area)
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GENERAL ADMINISTRATION SECTION

Insurance Commissioner	John A. Donaho	333-6300
Deputy Insurance Commissioner	Vacant	333-6300
Associate Deputy Commissioner	Thomas P. Raimondi	333-4030
Assistant Commissioner, Administration	Joseph T. Kelly	333-4586
Assistant Chief Actuary	Sidney A. Green	333-6184
Senior Staff Attorney	Jean E. Bienemann	333-2441
Staff Attorney	Elizabeth J. Buechner	333-4063
Administrative Officer/ Administrative Procedures & Appeals	Wenda K. Gordon	333-4002
Assistant Attorney General	Meg Rosthal	333-6284
Assistant Attorney General	Randi Reichel	333-4063
Assistant Attorney General	Susan Cohen	333-4063

LIFE AND HEALTH SECTION

Associate Commissioner	Philip L. Wickenden	333-6184
Chief/Actuarial	Howard Max	333-6185
Chief/Market Conduct	Nelson Ayling	333-2794

PROPERTY AND CASUALTY SECTION

Associate Commissioner	J. Frank Nayden	333-6161
Chief/Actuarial	Betty Weber Robert Friedman	333-6180 333-6180
Chief/Market Conduct	Dudley Ewen	333-6180

OPERATIONS

Associate Commissioner	Charles Siegel	333-3287

CONSUMER AFFAIRS SECTION

Assistant Commissioner	James E. Sybert	333-3288
Public Information Officer	Charles LaMason	333-4965
Staff Specialist/ Inquiry & Investigation	John V. Quinn	333-4069
Life & Health Insurance/ Inquiry & Investigation	General Information	333-6300
Property & Casualty Insurance/ Inquiry & Investigation	General Information	333-6300
Automobile-Terminations/ Surcharges Inquiry & Investigation	General Information	333-6300

EXAMINATION AND AUDITING SECTION

Assistant Commissioner	Ilona Klasons	333-6195
Administrative Officer/ Company Admissions	William Lashley	333-6196

LICENSING AND ENFORCEMENT SECTION

Assistant Commissioner	Evia J. Christian	333-4039
Chief Enforcement Officer	John H. Riggle	333-4051
Supervisor/Agent & Broker Licensing	Yvonne D. House	333-4074

Overview of Insurance Legislation Passed in 1990

Ch. 6/SB 226 - ANNUAL CORRECTIVE BILL
EMERGENCY BILL

Ch. 16/SB 76 - INSURANCE - FILING OF FORMS
Requiring life and health insurers to file with and receive the approval of the Insurance Commissioner prior to delivery of, or issuing for delivery, designated written applications in the State under specified circumstances; and generally relating to life and health insurance policy application forms.

Ch. 17/SB 79 - INSURANCE - NONPROFIT HEALTH SERVICE PLANS
Requiring nonprofit health service plans which provide hospital, medical or surgical benefits for employees or members and their dependants to offer conversion rights for employees or members in the event of termination of employment or membership in the group in conformity with specified provisions of the Insurance Code.

Ch. 44/HB 351 - MARYLAND PHARMACY ASSISTANCE PROGRAM
Increasing the ceiling on the Maryland Pharmacy Assistance Program copayment to $1.50 for each covered item or service.

Ch. 67/SB 376 - UNDERGROUND STORAGE TANKS - ENFORCEMENT AND FINANCIAL RESPONSIBILITY
Requiring the Department of the Environment to adopt regulations to require the owner of an underground storage tank to provide evidence consistent with federal requirements regarding financial responsibility for costs of cleanup, corrective action, and third party liability in the event of discharge. The owner is not considered to be the person who leases or rents a tank.

Ch. 70/HB 1012 - MARYLAND UNDERGROUND STORAGE TANK TASK FORCE
Reconvening the Maryland Underground Storage Tank Task Force which was established in August 1989; establishing the membership of the Task Force and, to the extent possible, calling for the reappointment of the original members; requiring the Task Force to evaluate specified insurance and financial assurance needs; and requiring the Task Force to report to the General Assembly by December 1, 1990.

Ch. 75/SB 81 - INSURANCE - CREDIT LIFE, CREDIT HEALTH AND INVOLUNTARY UNEMPLOYMENT BENEFIT INSURANCE
Altering the nature of a loan or credit transaction subject to credit life, credit health, and involuntary unemployment benefit insurance.

Ch. 76/SB 86 - MARYLAND AUTOMOBILE INSURANCE FUND - UNDERWRITING
Clarifying the application of the excluded operator provisions of the Insurance Code to the Maryland Automobile Insurance Fund (MAIF).

Ch. 77/SB 87 - MD AUTOMOBILE INSURANCE FUND - UNINSURED DIV. - SUBROGATION AGAINST NEGLIGENT UNINSURED MOTORISTS

Authorizing the Maryland Automobile Insurance Fund (MAIF) to collect against negligent uninsured motorist the costs of collection; specifying that judgments obtained against negligent uninsured motorist must be taken for the use of the State in their entirety; and authorizing MAIF to make specified assignments to injured parties after MAIF has been reimbursed for its payments in cases.

Ch. 78/SB 88 - MARYLAND AUTOMOBILE INSURANCE FUND - SUBROGATION AGAINST NEGLIGENT MOTORIST - RECOVERY OF COSTS

Authorizing the Maryland Automobile Insurance Fund (MAIF) to subrogate against responsible negligent motorists for the costs of loss collection, in any manner provided for by law, including the Maryland Tax Refund Intercept Program law.

Ch. 82/SB 94 - INSURANCE - DELINQUENCY PROCEEDING - CONSERVATOR, REHABILITATOR, OR RECEIVER

Specifying that the court must require appointed conservators, rehabilitators, or receivers to file full and complete reports on the financial condition of the conservatorship, rehabilitation, or receivership; requiring specified information to be contained in those reports to be filed at least quarterly; authorizing the court to seal those reports; allowing the court to restrain or limit the ability of the Commissioner or related guaranty associations to negotiate the sale of any assets of specified insurers.

Ch. 115/SB 750 - INSURANCE AGENTS AND BROKERS - PENALTIES

Increasing from $25 to $100 the minimum penalty that the State Insurance Commissioner may impose in lieu of or in addition to suspension or revocation of a certificate of qualification of an insurance agent or broker under specified circumstances' and establishing that such a fine applies to each violation.

Ch. 127/HB 141 - INSURANCE FRAUD - PENALTIES

Increasing the maximum penalties for engaging in specified fraudulent insurance activities to obtain money or benefit from a $1,000 fine or 6 months imprisonment, or both, to a $10,000 fine or one year imprisonment, or both.

Ch. 188/HB 905 - MARYLAND AIDS INSURANCE ASSISTANCE PILOT PROGRAM

Establishing the Maryland AIDS Insurance Assistance Pilot Program; authorizing the Secretary of Health and Mental Hygiene to provide for the continuation of health insurance benefits under specified circumstances for up to 150 eligible individuals at a time who are HIV positive; requiring the Department to adopt specified regulation and to report annually with specified summaries; and terminating the Act after June 30, 1992.

Ch. 236/SB 75 - INSURANCE - CONTINUATION OF HEALTH BENEFITS

Altering a definition of "insured" to permit employees covered by current or predecessor group insurance contracts with the same employer to continue insurance coverage; establishing that group contracts which are in force on the date of an "applicable change in status" must provide continuation benefits under specified circumstances; and generally relating to insurance coverage for surviving spouses and employees who are involuntarily terminated.

Ch. 319/HB 415 - LIABILITY INSURANCE - INTERAGENCY CHILD CARE COUNCIL

Modifying the responsibilities of the advisory workgroup of the Interagency Child Care Council by requiring the advisory workgroup to make recommendations to the Insurance Commissioner by December 31, 1991, for policies to increase the availability and affordability of liability insurance for child care centers and family day care homes.

Ch. 408/HB 754 - MEDICAL MUTUAL LIABILITY INSURANCE SOCIETY OF MARYLAND - SUBSIDIARIES

Authorizing designated subsidiaries of Medical Mutual Liability Insurance Society of Maryland to issue specified insurance policies in designated states to specified health care providers, facilities or institutions under specified circumstances; assigning the encumberment of subsidiary debts, claims, obligations and liabilities; requiring activities authorized by the Act to inure to the benefit of policyholders of the Society; construing the Act; and requiring prior approval for specified actions.

Ch. 417/HB 499 - HEALTH INSURANCE - MANDATED HEALTH INSURANCE BENEFITS - EVALUATION

Establishing a system for review of existing and proposed mandated health insurance benefits and proposed nondiscrimination provisions to be conducted by a newly created Interdepartmental Committee in the Department of Health and Mental Hygiene; establishing the Committee's duties, staff and membership; requiring the Committee to appoint expert review panels to evaluate legislative proposals or statutes referred to Committee for review; and specifying time schedules for the reviews.

Effective June 1, 1990

Ch. 418/SB 388 - MARYLAND MEDICAL ASSISTANCE PROGRAM - SOBRA

Expanding coverage for comprehensive medical and health care under the Maryland Medical Assistance Program to children from the age of one year up through and including 5 years whose family income falls below 133% of the poverty level and to children from the age of 6 up through and includirg the age of 7 whose family income falls below 100% of the poverty level.

Ch. 439/SB 222 - HEALTH INSURANCE - APPLICATION FORMS - PREEXISTING CONDITIONS

Requiring the Insurance Commissioner to disapprove or withdraw previous approval of health insurance application forms that are filed with the Commissioner if those forms inquire about any preexisting condition for which the applicants have not received medical care or advice from a licensed health care provider during the 7-year period prior to the date of application or if the forms inquire about medical screening, testing, monitoring or other procedures conducted prior to that 7-year period.

Ch. 473/SB 549 - RENTAL VEHICLES - INSURANCE AND COLLISION DAMAGE WAIVER

Requiring that all State residents' private passenger automobile insurance policies with collision coverage automatically extend that collision coverage to passenger care rented for 30 days or less by the insureds named in the policy; and requiring rental vehicle lessors to notify lessees of these provision in a specified manner.

Ch. 505/SB 772 - UTILIZATION REVIEW - MANAGED CARE REQUIREMENTS

Requiring private review agents performing utilization review of services related to the treatment of alcoholism, drug abuse or mental illness to meet specified requirements; prohibiting those agents from revising or modifying review criteria or standards to reduce insurance coverage for preauthorized or approved treatment; specifying that determinations to deny or reduce coverage must be made by a physician or a panel meeting specified criteria; and requiring a report by December 15, 1990.

Ch. 509/SB 821 - INSURANCE - CONSUMER EDUCATION AND ADVOCACY PROGRAM

Requiring the Insurance Commissioner to establish the Consumer Education and Advocacy Program; permitting the use of the existing Consumer Affairs Unit of the Insurance Division to implement the Program; authorizing the Program to provide information and assist insurance consumers with procedures for filing complaints against specified persons and to develop a consumer information and assistance system to the extent legally disclosable on designated insurance matters and other relevant services.

Ch. 518/SB 866 - MARYLAND AUTOMOBILE INSURANCE FUND - AGENTS AND BROKERS - PREMIUM RECEIPTS

Establishing that insurance agents and brokers under the Maryland Automobile Insurance Fund are fiduciaries as to all premium, return premium, or other moneys received by them in connection with any policy of application or a policy issued by, to be issued by, or bound in the Fund; and requiring those insurance agents and brokers to deposit in a premium account all moneys received by them in a fiduciary capacity.

Ch. 528/HB 60 - MEDICARE SUPPLEMENT POLICIES

Amending the Medicare Supplement Act as required by amendments made to Title XVIII of the Federal Social Security Act which repealed the Medicare Catastrophic Coverage Act of 1988; establishing minimum benefits and limitations on exclusions for preexisting conditions under Medicare supplement policies; providing reductions in premiums or increases in benefits for those policies affected by the Act; delineating provisions for replacements of restoration of benefits; and authorizing specified regulations.

Ch. 542/HB 179 - INSURANCE - FILING ON UNDERWRITING GUIDELINES

Requiring insurers to file their underwriting guidelines, including supplements and amendments, at the request of the Insurance Commissioner; authorizing the Commissioner to review and examine the underwriting standards to insure compliance; requiring the Commissioner to adopt regulations to enforce the Act; specifying that any insurer may request that their filed underwriting standards be considered confidential commercial information by the Commissioner; and terminating the Act after June 30, 1992.

Ch. 546/HB 206 - IMMUNITIES, LIABILITIES AND PROHIBITED ACTIONS

Consolidating certain provisions of law that concern immunities from liability, limitations on liability and prohibited actions as they relate to receiverships, the Joint Insurance Association, medical malpractice claims reporting, the Property and Casualty Insurance Guaranty Corporation, the Maryland Life and Health Insurance Guaranty Association, and the Commercial Casualty Underwriting Association. Immunity for actions taken while functioning as these entities is granted to the extent it exists under Title 5, Subtitle 3 of the Courts Article.

Effective October 1, 1990.

Ch. 578/HB 558 - NONPROFIT HEALTH SERVICE PLANS AND PREFERRED PROVIDER ORGANIZATIONS - REGULATORY AUTHORITY

Clarifying and revising the regulatory authority of the Insurance Commissioner over preferred provider organization, preferred provider insurance policies, and provider service agreements; allowing insurers, with the Commissioner's approval, to administer or offer specified health benefit programs and to establish qualifications for payment as preferred providers; granting regulatory powers to the Commissioner relating to nonprofit health service plans; and subjecting those plans to specified prohibitions.

Ch. 605/HB 822 - LICENSING - TITLE INSURANCE AGENTS

Requiring specified title insurance agents to file a $100,000 fidelity bond, surety bond or letter of credit with the Insurance Commissioner, in a specified manner, for the benefit of persons suffering any loss due to the conversion or misappropriation of funds by the agent as specified; designating exemptions; requiring the Commissioner to adopt regulations; establishing filing procedures, and aggregate insurer liability, and bond duration; and setting penalties.

Section 2 effective July 1, 1992.

Ch. 613/HB 875 - NONPROFIT HEALTH SERVICE PLANS - EXCLUSIONS FROM COVERAGE

Prohibiting nonprofit health service plans from issuing, renewing, or delivering individual or group contracts which exclude coverage for hospital or medical or medical expenses based on violations of the Code that relate to driving and boating under the influence of alcohol or nonprescribed drugs.

Ch. 636/HB 1006 - GROUP LIFE INSURANCE - INTEREST ON BENEFITS

Requiring a group life insurance policy to pay interest on the benefits from the certificate holder's death to the date the proceeds are paid; establishing specified exceptions; and requiring that a specified minimum rate of interest be paid on the benefits.

Ch. 678/HB 1313 - SMALL BUSINESS GROUP HEALTH INSURANCE - NOTICE OF COVERAGE

Requiring insurers and nonprofit health service plans that issue or deliver in the State succeeding policies for group health insurance contracts to provide employers with a written statement prior to entering into the contract that describes waiting periods for preexisting conditions, exclusions, or similar provisions limiting or excluding coverage and that identifies individuals covered under the lapsing group contract but not eligible for full coverage under the succeeding policy.

Ch. 699/HB 1470 - MARYLAND PROPERTY INSURANCE AVAILABILITY ACT - EXTENSION OF TERMINATION DATE

Extending to June 30, 1992, the termination date of the Maryland Property Insurance Availability Act. Effective June 1, 1990.

Effective June 1, 1990.

1989-90 Regulations

(November 1, 1989 - December 31, 1990)

Title 09 - Subtitle 30

Adopted Regulations

Chapter 21 - Property, Casualty, Surety and Marine Rating and Supplementary Information Filings
New Regulations .01-.08
Effective Date: November 12, 1990

Chapter 52 - Credit Life and Credit Health Reinsurance
Amendment to Regulation .03 and new Regulation .05
Effective Date: October 29, 1990

Chapter 56 - Minimum Loss Ratio with Respect of Medicare Supplement Policies
Amendment to Regulation .03
Effective Date: November 12, 1990

Chapter 59 - Minimum Standards for Medicare Supplement Policies
Amendment to Regulation .01, repeal of Regulations .02-.09 and new Regulations .02-.21
Effective Date: July 23, 1990

Chapter 75 - Payment of Claims under Property and Casualty and Title Insurance Policies
New Regulations .01-.10
Effective Date: July 23, 1990

Chapter 85 - Investments of Life Insurers in High Yield-High Risk Obligations
New Regulations .01-.07
Effective Date: December 10, 1990

Proposed Regulations

Chapter 30 - Filing of Underwriting Standards
New Regulations .01-.04
Proposed: September 21, 1990

Chapter 34 - Notice of Cancellation/Nonrenewal
Amendments to Regulation .01, .03 and .04
Proposed: November 16, 1990

Chapter 65 - Referral of Hearings to Administrative Law Judges
Amendments to Regulations .01 and .03-.10
Proposed: November 30, 1990

Chapter 67 - Preliminary Hearing Regulations
Amendment to Regulation .06
Proposed: November 30, 1990

Chapter 74 - Insurance Agents and Brokers - Continuing Education Requirements
Amendments to Regulations .01-.03
Proposed: May 4, 1990

Chapter 82 - Dental Plans - General Provisions
New Regulations .01-.10
Proposed: August 10, 1990

Withdrawal of Proposed Regulations

Chapter 22 - Surplus Lines
Amendments to Regulations .02, .04, .05-.08 and repeal of Appendix A
Proposed: October 21, 1988
Withdrawn: January 26, 1990

Chapter 54 - Health Maintenance Organizations - Certificate of Authority and Fiscal Requirements
Amendments to Regulations .04, .10, .12 and .13
Proposed: October 21, 1988
Withdrawn: January 26, 1990

Chapter 55 - Health Maintenance Organizations - Contract Forms and Premium Rates
Amendment to Regulation .04
Proposed: October 21, 1988
Withdrawn: January 26, 1990

Liquidations

The Maryland Indemnity Insurance Company

On December 16, 1977, the Insurance Commissioner was appointed Receiver by the Court. All assets have been accounted for and all claims filed have been handled. A plan of operations to ostensibly close out the receivership is currently being pursued.

Eastern Indemnity Company of Maryland

The Company was placed in liquidation January 28, 1985, with Mr. James Gordon as Receiver.

All assets have been accounted for and all claims that were filed pursuant to liquidation instructions are now in the process of being handled.

Section Reports to the Commissioner

Assistant Attorneys General

The Assistant Attorneys General, assigned to the Insurance Division, act primarily as counsel to the Insurance Commissioner. Their primary task is to interpret the Insurance Laws for the Insurance Division and when necessary, supply opinions or other advice of counsel.

The Assistant Attorneys General also represent the Insurance Commissioner before the courts of the State including the Circuit Courts, the Maryland Court of Special Appeals, and the Maryland Court of Appeals. They defend the Insurance Commissioner's administrative action on appeal and are empowered to institute suit to enforce the insurance laws.

All legislation proposed by the Insurance Division to the General Assembly is reviewed for legal sufficiency by the Assistant Attorneys General. All regulations proposed by the Division undergo the same review process.

Other duties of the Assistant Attorneys General include drafting and reviewing forms, providing legal advice to section chiefs within the Division, and corresponding with other regulatory agencies both within and outside of the State.

Administrative Procedures and Appeals

The Administrative Procedures and Appeals (AP&A) is responsible for providing administrative overview of complaints scheduled for hearing. Complaints are received from Maryland residents, insurance agents and brokers, and insurance companies. The AP&A also provides administrative overview of disciplinary proceedings initiated by the Insurance Division against agents and brokers and insurance companies.

Cases to be set in for hearing are transmitted to the AP&A from all units of the Insurance Division. The cases are then assigned a number, logged, and forwarded to the Office of Administrative Hearings. If requested, subpoenae are issued by the AP&A. Once the case is heard and The Order on Hearing is issued, the AP&A monitors the case for compliance with the Order, such as the timely payment of administrative fines and penalties, or the payment of restitution.

Any party to a hearing has the right to appeal the Order on Hearing to the Circuit Court for Baltimore City. When an appeal is entered, the AP&A receives the Order for Appeal and prepares the record of hearing for transmittal to the Circuit Court as required by the Maryland Rules of Procedure.

When the results of an administrative hearing indicate that a person may have violated the criminal law of the state, the AP&A, as required by statute, informs the Office of the State's Attorney of the county in which the person resides or the violation occurred.

In fiscal year 1990, 1,148 administrative hearings were conducted, the overwhelming majority of which were automobile liability insurance termination protests filed by Maryland residents. Notices of appeal were filed in 84 cases and records were transmitted to the Circuit Court for Baltimore City in 56 cases.

Operations

Consumer Affairs Section

Charged with the responsibility of providing consumer services to the public on an ongoing basis, the Consumer Affairs Section consists of the Consumer Affairs/Education Unit, and the Consumer Inquiry and Investigation Units Property/Casualty and Life/Health. In 1990, the legislature enacted the Consumer Education and Advocacy Program which is encompassed within the Consumer Affairs/Education Unit.

In 1986, the Consumers Affairs Section developed and began publication of a Division newsletter called THE MARYLAND INSURANCE REVIEW. This publication, distributed on a quarterly basis, provides insurance companies, agents, and brokers, and interested consumers with a synopsis of the major issues affecting the insurance industry and an insight into the activities of the Division. In addition, the Division has embarked upon the ambitious effort to publish and/or distribute consumers advice booklets on such topics as automobile insurance, life insurance, medicare and medigap policies, and long term care insurance policies. The Unit also periodically distributes a Consumer Guide on private passenger automobile and homeowner rates. The Guide allows the prospective purchaser to make comparisons between prices charged by the various insurers, thereby aiding them in making informed decisions. In coordination with the Life and Health Section and the Office of Aging, the Consumer Affairs/Education Unit distributes the Medicare - Medigap Guide for senior citizens. Under its Medigap Awareness Program, the Division participates in workshops and seminars for senior citizens at community associations and subdivision programs throughout Maryland, and provides speakers for various insurance related gatherings. Various reports required of the Commissioner for the General Assembly regarding the Insurance Division's activities and tort reform laws are prepared in conjunction with other agency sections and distributed by this Unit.

This Section also includes the Public Information Act Officer and has the duty of procedurally processing proposed regulations for the Division.

Inquiry and Investigation Units

Property and Casualty

As a service to policyholders, beneficiaries, and claimants and a means of checking the compliance and performance of insurance companies, agents, and brokers, this Unit receives and investigates complaints and requests for information about policy contracts and other insurance problems and questions. This Unit investigates the cancellation or nonrenewal of automobile and property insurance policies to protect those who are terminated without valid cause. Facts disclosed by these investigations may lead to the suspension or revocation of licenses. The operation of this service frequently results in the return of unearned premium or the collection of unpaid claims. Investigators also visit outlying cities to provide advisory services. Announcements to local news media are distributed in advance to notify the public of the availability of this service.

In those instances where an investigation results in the need for a hearing, this Section prepares and presents the case for hearing. In 1989, this Unit prepared 1,665 Section 240AA and Section 35 hearings.

During the calendar year 1989, a total of 6,273 written complaints were received. There were over 44,339 inquiries received. An inquiry is usually made by telephone and concerns a question or subject that can be satisfactorily concluded on the basis of a single conversation.

As a result of processing the justified complaints made to this Section, a total of $2,864,466 was recovered for Maryland residents from insurance companies, agents and brokers.

Under statutory provision of Article 48A, Section 240AA effective January 1983, which gives the citizens of the State of Maryland a right to protest auto terminations and/or surcharges; there were 12,575 instances where policyholders took advantage of administrative procedures to protest and request hearings against proposed cancellation or nonrenewal action by their insurer.

Life and Health

This Unit, like the Property and Casualty Unit, receives complaints and inquiries from the policyholders and the public. Complaints and inquiries relating to Life and Health matters are made by letter, in person and by telephone.

Upon receipt, complaints are investigated, and where appropriate, settlements are negotiated. Investigators from this Unit also visit outlying cities monthly to provide advisory services.

During 1989, the unit received approximately 4,448 complaints and over 31,644 inquiries. In addition, $3,166,593 in settlement were obtained for the benefit of policyholders.

Examination and Auditing Section

The Examination and Auditing Section has the responsibility for the licensing of companies and for the conducting of financial examinations of domestic and foreign insurance companies. In addition, the Section performs audits of admitted and applicant companies for solvency and compliance with the Maryland Insurance Code and Regulations. This Section is the Insurance Division's major revenue producer collecting not only expenditures, but also examination expenses and over 130 million dollars in premium and retaliatory taxes.

Section 30 of the Insurance Code authorizes the Commissioner to conduct financial examinations of each licensed insurer as often as he deems advisable. The Section also provides that domestic insurers (those formed under the laws of Maryland) shall be examined not less than every 5 years.

The financial examinations of insurers are performed by field examiners who conduct these examinations at the insurers' home and branch offices in Maryland and other states. Upon completing each examination, an examination report is compiled. The field examiners also examine the records and transactions of surplus lines brokers for compliance with the surplus lines premium tax laws. In 1990, this is being performed by the Enforcement Unit of the Licensing and Enforcement Section.

Expenses for the financial examinations are borne by the insurer examined. In addition, the Section bills the insurer and collects the examination expenses.

During the calendar year 1989, the insurance examiners conducted examinations of 18 domestic insurers and 16 surplus lines brokers.

The field examiners duties also include the auditing of annual premium tax reports upon their submission in the latter part of March each year. If deficiencies and discrepancies are discovered, insurers are then assessed the additional fees.

The Audit Staff performs audits of the Annual Statements filed by the various insurers conducting business in this State. Approximately 1500 annual statements are filed each year. In addition, the Audit Staff complies the statistical data for this report along with the statistical data for the Maryland Automobile Insurance Fund, the Property and Casualty Insurance Guaranty Corporation, and the Life and Health Guaranty Association. During 1989, the Audit staff also reviewed 1,200 CPA reports and 2,500 premium tax filings.

The Company Admissions Unit renews insurers' Certificates of Authority on an annual basis and processes and approves applications for licensure of new insurers and health maintenance organizations, both domestic and foreign. The Unit also annually compiles and issues a comprehensive directory of insurers authorized to conduct business in Maryland.

The Company Admissions Unit, during calendar year 1989, acted on the following:

Insurer Applications for Licensure

Pending (1-1-89)	117
Received (in 1989)	62
Total	179
Applications Acted upon	96
Pending (12-31-88)	83

Licensing and Enforcement Section

Licensing Unit

This Unit is responsible for the qualification and the licensing of insurance agents, brokers, advisors, public adjusters, and motor club respresentatives. In addition, the Unit processes and approves insurance agency trade name filings and agent and broker continuing education requirements.

The following statistics are for the fiscal year 1989:

License examinations given	8,390
Certificates of Qualification issued	12,026
Appointments	86,616
Motor Clubs	985
Advisers	25
Public Adjusters	7
Agency Trade Name Filings	4,213
Privileged Communication (cancellations)	23,707
Letters of Certification/Clearance	17,601
Miscellaneous	6

Enforcement Unit

The Unit is primarily involved with investigations dealing with the approval of agent's licenses, inspection of insurance agencies, and the presentment of disciplinary cases involving agents.

When an individual applies for an agent's license, a criminal record search is performed. When an insurance carrier terminates an appointed agent, for cause, notification is sent to the Insurance Division. In both instances, an investigation is undertaken by the Unit.

The inspection of insurance agencies is done on a random basis and also as a result of reported deficiencies. The auditor examines the cash flow, refund processing and overall solvency of an agency. In the event that violations of the Insurance Code are found, administrative charges are prepared. After a hearing, if warranted, referral is made to the appropriate States Attorney, the NAIC, and sometimes the Attorney General.

In an effort to advise agents of legislative changes and trends within the industry, speeches and meetings are conducted with agent trade associations throughout the State. In addition, the Enforcement Officers make monthly trips to the Eastern Shore and Western Maryland to handle complaints of those citizens.

The following statistical data was compiled by the Enforcement Unit for 1989:

1) Criminal Record Checks - 6,335
2) Privileged Communications from carriers - 49
3) Agency Inspections - 47
4) Agent Investigations - 212
5) Hearings & Consent Orders - 27
6) Field Complaints - 169
7) Speeches to agents associations - 7

Life/Health Section

The Life/Health Insurance Section is comprised of the Actuarial and Market Conduct Units.

Life/Health Actuarial Unit

Every life insurance policy, health insurance policy, dental plan, annuity contract and health maintenance organization subscriber and provider contract to be used in this State must be submitted to the Insurance Commissioner for prior approval. The review and approval of these forms represents one of the chief functions of this Unit.

The Unit also is charged with making an annual valuation of the reserve liabilities of life insurance companies operating in the State of Maryland. Since the reserves representing these liabilities are generally the largest liability items of the life insurers, this work is most important in connection with determining solvency.

When domestic life companies are examined, this Unit not only reviews the reserve liabilities, but also certain asset and liability items such as dividends paid, due and deferred premiums, and nonforfeiture benefits. During the course of examination, discussions are frequently conducted with company officials regarding areas of concern.

This Unit reviews rate filings to ensure that the rates are not excessive, inadequate, or unfairly discriminatory and in the case of health insurance rate filings, to determine whether the benefits provided are reasonable in relation to the premiums charged. For credit life and health insurance, Medicare supplement policies, and specified disease policies, rate filings are reviewed to determine compliance with the applicable regulations. All health policies are reviewed to ensure compliance with State mandated benefit regulations.

Insurers issuing credit life or credit health insurance or Medicare supplement policies must file detailed annual reports regarding their operations. The reports are reviewed carefully to determine whether the rate standards required by regulation are being followed and whether the standards should be revised.

Utilization reports are required from all insurers doing health insurance business in Maryland with respect to procedures employed by the companies to control health insurance costs.

The administration of the Dental Plan Organization Act, as well as the granting of special annuity permits to non-profit educational and religious organizations, fall under the purview of the Actuarial Unit.

This Actuarial Unit works closely with the Inquiry and Investigation Unit in handling those consumer complaints which call for technical expertise. In addition to those complaints handled by the Inquiry and Investigation Unit, the Actuarial Unit directly handled about 4,300 complaints and inquiries in 1989.

License applications for foreign and domestic life and health insurers are reviewed by the Life Section and recommendations for licensures are made to the Commissioner.

During the calendar year 1989, approximately 25,000 health policy forms, endorsements, and changes thereto were reviewed for compliance with statutory and regulatory compliance. In addition, approximately 1,000 rate filings were reviewed. The Unit processed about 18,000 pieces of correspondence.

The amount of life insurance in force in Maryland domestic insurers certified by the Actuarial Unit as of December 31, 1989 was $67.2 billion. The reserves for which certification was made amounted to $8.65 billion of which $6.2 billion were for annuities.

As of December 31, 1989, over three million Maryland residents were covered by life insurance under eight million policies, the face amount of which was approximately $192 billion.

The amount of new ordinary life insurance currently being purchased in Maryland is approximately $23 billion annually.

The average amount of life insurance in force per household in Maryland is about $107,000.

For services performed by the Life/Health Actuarial Unit in verifying policy reserves, insurers were billed $1,253,636.

Life/Health Market Conduct Unit

This Unit performs on site market conduct examination of life and health insurers pursuant to Section 30 of the Insurance Code. Detailed examinations are undertaken of the underwriting and claims handling activity of domestic and foreign insurers both within and outside of the State. A market conduct report is issued after each examination.

The cost of the examination is borne by the insurer. During 1989, 48 life and health insurers were examined. The cumulative amount billed the companies was approximately $200,000. In addition, $27,000 in fines were assessed against the companies.

Property/Casualty Section

The property/Casualty Insurance Section is comprised of the Actuarial and Market Conduct Units.

Property/Casualty Actuarial Unit

All insurance companies which are issued a certificate of authority to provide insurance classified as: property, casualty, surety, mortgage guaranty, marine, title, vehicle liability, workers' compensation, medical mutual or legal mutual are mandated to file with the Commissioner every manual, policy form, endorsement, minimum rate, class rate, rating schedule or rating plan and every other rating rule, and every modification of any of the foregoing which it proposes to use. It is the responsibility of the Acturial Unit to review these filings to determine compliance with Maryland law, rules and regulations, and to ensure that rates are not excessive, inadequate, or unfairly discriminatory. With the exceptions of inland marine risks, which by general custom of the business are not written according to manual rates or rating plans, and workers' compensation risks, which are accepted under a competitive rating law, all filings must be approved prior to use by an insurer.

The Federal Risk Retention Act of 1986 and the Maryland Insurance Code allows for the organization of purchasing groups and risk retention groups. The marketing activity of these entities is limited to commercial liability insurance.

Purchasing groups, (all members have similar business interests or activities and liability risk), are organized for the purpose of purchasing insurance from a commercial insurer for its members. To solicit members they must register with the Commissioner. Approximately 249 groups have made submissions and 175 groups have been sanctioned to practice business.

Risk retention groups are insurance companies organized to write only commercial liability insurance on behalf of their owner/members. Fifty-four (54) risk retention groups are eligible to write insurance in Maryland.

For its part in regulation of these groups, and in an effort to inform and protect the consumer, the Acturial Unit reviews submissions, forms and rates; monitors activities, confers with and solicits relevant information from other insurance departments and responds to information requests and complaints.

In addition, the Acturial Unit promulgates legislative reports and consumer publications, as needed.

Property/Casualty Actuarial Unit

Summary of Filings Received and Actions Taken

1989 Annual Summary

LINE	RULES AND RATES				FORMS				DEVIATIONS				TOTAL			
	Appr	Disap	CR	Total	Appr	Disap	CR	Total	Appr	Disap	CR	Total	Appr	Disap	CR	Total
AUTO	315	6	174	495	431	21		452	5	-	8	13	751	27	182	960
BURGLARY	14	-	6	20	23	-		23	1	-	1	2	38	-	7	45
FIRE & ALLIED LINES	97	-	29	126	100	1		101	-	-	-	-	197	1	29	227
GLASS	8	-	5	13	2	-		2	-	-	-	-	10	-	5	15
H. O.	103	3	49	155	141	-		141	5	-	-	5	249	3	49	301
GENERAL LIABILITY	218	3	80	301	409	4		413	4	-	1	5	631	7	81	719
INLAND MARINE	37	1	13	51	115	1		116	2	-	-	2	154	2	13	169
COMMERCIAL MULTI-PERIL	218	5	108	331	368	3		371	4	-	2	6	590	8	110	708
FIDELITY & SURETY	42	1	10	53	24	-		24	-	-	-	-	66	1	10	77
TITLE	9	1	-	10	17	-		17	-	-	-	-	26	1	-	27
WORKER'S COMPENSATION	-	-	119	119	-	-			1	-	-	-	1	-	119	120
OTHER MISCELLANEOUS	126	1	64	191	361	6		367	-	-	-	-	487	7	64	558
	1187	21	657	1865	1991	36		2027	22	-	12	34	3200	57	669	3926

*Competitive Rating

Consent-to-Rate Applications totaling 1,215 were processed.

Property and Casualty Market Conduct Unit

The Market Conduct Unit performs personal and commercial lines market conduct examinations pursuant to Section 30 of the Insurance Code, which involves detailed on site examinations of the underwriting, sales and advertising, rating and claims handling activity of domestic and foreign insurers both within and outside of the State. A market conduct report is issued after each examination.

The cost of the examination is borne by the insurer. The cumulative amount billed to the companies was $276,711.67. In addition, $103,500.00 in administrative penalties were assessed against the companies and $61,757.56 were returned to Maryland citizens.

There were seventeen market conduct examinations completed and reports filed in 1989. Eighteen examinations were in progress as of January 1, 1990. As a result of the completed examinations in 1989, the following administrative penalties were collected:

Travelers Indemnity Phoenix Insurance Company Charter Oak Insurance Company Travelers Insurance Company of America	$20,000.00
Liberty Mutual Fire Insurance Company Liberty Mutual Insurance Company Liberty Insurance Corporation	1,500.00
Nationwide Mutual Insurance Company Nationwide Property & Casualty Nationwide Mutual Fire Insurance Nationwide General Insurance Company	12,000.00
Colonial Insurance Company	25,000.00
Ohio Casualty Insurance Company Ohio Security Insurance Company American Fire/Casualty Company West American Insurance Company	20,000.00
Bankers Independent Insurance Company	25,000.00

FINANCIAL TABLES

SHOWING ASSETS, LIABILITY AND

SURPLUS TO POLICYHOLDERS

AT DECEMBER 31, 1989

These statistics were compiled from the 1989 Annual Statements filed with the Division prior to audit and from the National Association of Insurance Commissioner, Insurance Industry Data Base, of companies licensed to do business in Maryland.

NOTE: Table one through seven for Property and Casualty and Title Companies disclose Maryland Business only for Direct Premiums Written and Direct Losses Incurred and Nationwide figures for Gain from Underwriting and Gain from Investments. All tables except 8 and 9 were rounded to the nearest thousand dollars.

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1989 - ($000) TABLE NO. 1

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
DOMESTIC STOCK								
AMERICAN WAY CASUALTY CO OF MARYLAND	MD	118	7	892	182	710	-8	75
ATLANTIC BONDING CO	MD	348	174	3,385	1,617	1,768	-146	185
AVEMCO INS CO	MD	1,137	197	144,272	67,333	76,939	9,267	10,552
BANKERS INDEPENDENT INS CO	MD	2,626	1,054	5,073	3,523	1,550	-36	292
BLUE RIDGE INS CO	MD	628	501	12,504	643	11,863	862	937
CAPITAL GUARANTY INS CO	MD	0	0	168,816	69,394	99,422	-9,275	12,213
CAPITAL REINSURANCE CO	MD	0	0	188,845	94,263	94,582	-1,041	15,688
CLARENDON NATIONAL INS CO	MD	1,820	2,185	483,463	344,802	138,660	-9,430	23,381
CRITERION CASUALTY CO	MD	2,742	1,596	12,995	4,380	8,615	703	649
EASTERN AVIATION & MARINE INS CO	MD	621	322	8,056	1,970	6,087	-52	426
FIDELITY & DEPOSIT CO	MD	0	0	4,760	335	4,425	510	329
FIDELITY & DEPOSIT CO OF MARYLAND	MD	17,209	6,520	482,236	266,190	216,045	-9,089	31,875
FIRSTLINE NATIONAL INS CO	MD	11	0	15,590	7,986	7,604	401	689
GEICO GENERAL INS CO	MD	18,250	11,728	68,386	40,865	27,521	0	2,587
GEICO INDEMNITY CO	MD	9,341	5,443	177,223	114,267	62,956	2,277	9,111
GOVERNMENT EMPLOYEES INS CO	MD	161,779	109,166	2,685,080	1,880,067	805,012	45,124	241,268
MARYLAND CASUALTY CO	MD	32,331	29,390	3,790,116	3,105,712	684,404	-380,629	245,168
MID-ATLANTIC MEDICAL INS CO	MD	1,650	586	7,151	3,334	3,817	-166	512
MONTGOMERY INDEMNITY CO	MD	442	78	2,313	1,021	1,292	-27	115
MONUMENTAL GENERAL CASUALTY CO	MD	997	361	5,454	1,915	3,539	-440	408
OLD REPUBLIC MORTGAGE ASR CO	MD	0	0	13,784	6,757	7,027	-972	1,089
PARAMOUNT INSURANCE CO	MD	9,933	5,027	6,159	6,319	-160	-647	237
PENINSULA INS CO	MD	13,548	8,665	25,431	15,102	10,329	103	1,843
UNITED HEALTHCARE INS CO	MD	219	148	814	118	696	7	64
UNITED STATES FIDELITY & GUARANTY CO	MD	61,825	46,451	8,849,310	7,432,599	1,416,711	-313,403	673,577
*TOTALS		337,572	229,599	17,162,108	13,470,694	3,691,411	-666,907	1,273,290

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1989 - ($000) TABLE NO. 2

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
DOMESTIC MUTUAL								
BALTIMORE EQUITABLE SOCIETY	MD	53	417	43,720	13,290	30,430	-1,458	4,356
BRETHREN MUTUAL INS CO	MD	43,793	33,811	51,362	40,577	10,785	-11,678	2,824
COMMONWEALTH MUTUAL INS CO OF AM	MD	2,907	278	2,038	1,236	802	-146	155
FARMERS & MECH MU F ASN OF CECIL CTY	MD	874	684	1,120	291	828	-12	42
FARMERS MUTUAL F I C OF DUG HILL	MD	988	294	3,284	396	2,888	-32	190
GRANGERS MUTUAL INS CO	MD	3,577	1,704	8,559	2,888	5,671	-390	444
HARFORD MUTUAL INS CO	MD	18,499	6,690	86,692	52,443	34,249	1,197	5,119
INTERNATIONAL INS CO OF TAKOMA PK MD	MD	430	-1,563	72,224	53,528	18,695	-5,135	5,999
LEGAL MUTUAL LIAB INS SOCIETY OF MD	MD	766	164	2,653	555	2,098	-121	148
MEDICAL MUTUAL LIAB INS SOC OF MD	MD	62,638	67,695	242,184	200,589	41,595	-10,439	20,088
MONTGOMERY MUTUAL INS CO	MD	29,958	15,679	63,846	38,990	24,855	-215	4,092
MUTUAL FIRE INS CO IN CALVERT CTY	MD	1,474	707	3,123	1,128	1,995	-302	72
MUTUAL FIRE INS CO OF CARROLL CTY	MD	1,795	841	7,652	849	6,803	-40	528
MUTUAL INS CO OF FREDERICK COUNTY	MD	2,310	1,186	15,733	1,782	13,951	-303	1,157
TANEYTOWN MUTUAL F I C OF CARROL CTY	MD	105	97	516	13	503	-37	37
*TOTALS		170,167	128,684	604,706	408,555	196,148	-29,111	45,251

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1989 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
ACCELERATION NATIONAL INS CO	OH	753	97	45,856	27,665	18,191	-1,455	4,459
ACSTAR INS CO	IL	62	-151	19,424	2,350	17,074	527	938
AEGIS SECURITY INS CO	PA	725	360	19,286	12,156	7,120	75	1,021
AETNA CASUALTY & SURETY CO	CT	82,024	38,804	12,458,219	9,771,777	2,686,442	-618,688	1,008,820
AETNA CASUALTY & SURETY CO OF AM	CT	78	28	15,741	9,257	6,483	244	976
AETNA CASUALTY & SURETY CO OF IL	IL	11,367	6,991	1,956,785	1,441,508	515,277	-81,560	134,984
AFFILIATED FM INS CO	RI	779	225	175,997	104,350	71,647	-111	12,023
AGRICULTURAL INS CO	SD	5,865	1,956	6,428	2,084	4,344	-62	497
AGWAY INS CO	NY	23	-1	47,980	33,322	14,658	-4,578	3,727
AIU INS CO	NY	289	165	1,654,110	1,413,472	240,638	25,415	39,180
ALASKA PACIFIC ASR CO	AK	0	0	129,299	105,394	23,905	-7,612	8,644
ALEXANDER HAMILTON INS CO OF AMERICA	IL	0	0	16,317	6,460	9,857	3,086	1,751
ALL AMERICAN INS CO	OH	0	0	45,356	31,964	13,392	-2,747	3,391
ALLIANZ INS CO	CA	775	273	380,092	305,398	74,694	-7,511	25,689
ALLIED INS CO	CA	0	0	21,719	17,129	4,590	-3,952	797
ALLSTATE INDEMNITY CO	IL	74,853	53,103	88,695	51,805	36,890	0	2,400
ALLSTATE INS CO	IL	306,603	209,899	19,931,796	15,407,317	4,524,479	-1,141,014	1,315,859
ALLSTATE PROPERTY & CAS INS CO	IL	0	0	9,676	248	9,428	0	779
AMBAC INDEMNITY CORP	WI	393	0	1,203,163	668,997	534,165	-27,620	96,395
AMERICAN ALLIANCE INS CO	AZ	4,203	1,988	7,925	2,075	5,850	-62	587
AMERICAN AND FOREIGN INS CO	DE	2,184	2,258	365,041	305,318	59,723	-32,569	30,817
AMERICAN AUTOMOBILE INS CO	MO	5,101	3,449	550,826	473,072	77,754	-38,083	42,060
AMERICAN BANKERS INS CO OF FL	FL	6,685	1,260	417,997	298,930	119,067	-2,556	23,873
AMERICAN BUS & MERC REASSURANCE CO	DE	0	0	70,437	43,600	26,837	-4,945	4,215
AMERICAN CASUALTY CO OF READING	PA	6,190	17,523	822,147	649,420	172,727	-37,137	55,386
AMERICAN CENTENNIAL INS CO	DE	932	335	481,253	422,563	58,690	22,410	33,881
AMERICAN CENTRAL INS CO	MO	0	0	8,859	558	8,301	168	673
AMERICAN CONTINENTAL INS CO	MO	1,226	-183	275,562	185,555	90,007	-855	16,460
AMERICAN CREDIT INDEMNITY CO	NY	1,312	145	120,910	56,287	64,622	-4,995	8,177
AMERICAN EAGLE INS CO	TX	132	0	81,358	55,246	26,112	-4,458	3,126
AMERICAN ECONOMY INS CO	IN	1,461	1,302	1,120,953	838,001	282,952	-33,678	84,866
AMERICAN EMPIRE INS CO	OH	0	0	24,956	16,411	8,545	444	1,698
AMERICAN EMPLOYERS INS CO	MA	5,028	5,060	458,072	329,848	128,223	-27,976	33,430
AMERICAN EUROPEAN REINSURANCE CORP	DE	0	0	39,259	21,629	17,630	-1,004	2,480
AMERICAN FAMILY HOME INS CO	FL	147	59	59,194	44,211	14,983	-172	2,735
AMERICAN FEDERATION INS CO	FL	0	0	8,085	2,079	6,005	-164	325
AMERICAN FIDELITY CO	VT	1,347	1,537	12,579	11	12,568	0	854
AMERICAN FIRE & CAS CO	OH	5,195	1,998	186,894	110,249	76,645	-1,541	12,154
AMERICAN FUJI FIRE & MARINE INS CO	IL	0	0	55,250	24,833	30,417	-3,195	3,143

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1989 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
AMERICAN GENERAL PROPERTY INS CO	TN	0	0	10,800	1,985	8,814	-272	821
AMERICAN GLOBAL INS CO	NH	0	0	13,709	13	13,696	0	984
AMERICAN GUARANTEE & LIABILITY IN CO	NY	9,720	12,058	284,954	222,963	61,992	-10,125	18,183
AMERICAN HOME ASR CO	NY	4,615	2,088	5,477,319	4,563,902	913,417	-30,769	256,978
AMERICAN INDEMNITY CO	TX	0	0	108,377	81,597	26,780	-8,965	6,239
AMERICAN INDEPENDENT REINSURANCE CO	NY	0	0	7,769	28	7,741	0	177
AMERICAN INS CO	NJ	26,698	788	1,597,392	1,345,769	251,623	-111,338	119,477
AMERICAN INTEGRITY INS CO	PA	2,181	750	54,400	35,525	18,876	-2,680	4,839
AMERICAN INTERNATIONAL INS CO	NY	0	0	173,629	98,370	75,259	-40,924	12,371
AMERICAN LIVE STOCK INS CO	IL	461	-445	30,751	10,121	20,630	549	2,035
AMERICAN LOYALTY INS CO	MN	93	23	10,353	8,088	2,265	-6,110	1,880
AMERICAN MODERN HOME INS CO	OH	72	0	116,356	81,194	35,162	-379	6,184
AMERICAN MOTORISTS INS CO	IL	53,130	22,206	957,089	774,484	182,605	-23,113	54,924
AMERICAN NATIONAL FIRE INS CO	NY	10,705	5,962	76,944	61,973	14,971	-1,850	6,735
AMERICAN NATIONAL PROPERTY & CAS CO	MO	139	91	146,327	105,231	41,096	-18,179	12,022
AMERICAN POLICYHOLDERS INS CO	MA	49	76	234,656	207,105	27,551	-14,399	14,012
AMERICAN PROTECTION INS CO	IL	3,583	758	6,033	273	5,760	0	457
AMERICAN RE-INSURANCE CO	DE	0	0	3,354,432	2,735,059	619,363	-32,159	199,628
AMERICAN RELIABLE INS CO	MN	0	0	41,338	27,271	14,066	829	2,594
AMERICAN RELIANCE CASUALTY CO	NJ	2,290	677	127,972	98,179	29,793	-2,504	7,205
AMERICAN RELIANCE INS CO	NJ	4,836	2,461	116,698	65,822	50,876	-1,813	5,763
AMERICAN ROAD INS CO	MI	17,656	7,514	2,068,436	1,574,867	493,569	10,019	166,894
AMERICAN ROYAL REINSURANCE CO	PA	0	0	160,945	104,527	56,418	-4,884	10,429
AMERICAN SECURITY INS CO	DE	8,072	2,932	371,404	253,322	118,082	1,249	21,926
AMERICAN SOUTHERN HOME INS CO	FL	6	0	9,808	5,934	3,874	-11	549
AMERICAN STATES INS CO	IN	3,917	1,690	2,428,490	1,605,456	823,034	-61,742	125,036
AMERICAN STATES INS CO OF TX	TX	0	0	10,633	58	10,565	0	1,252
AMERICAN STATES PREFERRED INS CO	IN	0	0	118,317	77,279	41,038	-3,368	7,703
AMERICAN UNION REINSURANCE CO	NY	0	0	174,937	116,267	58,730	-12,093	14,206
AMERICAN UNIVERSAL INS CO	KI	42	-78	155,855	125,690	30,164	-11,584	7,573
AMERICAN ZURICH INS CO	IL	755	551	42,543	22,524	20,019	-1,060	3,555
AMERISURE INS CO	MI	148	23	381,631	312,995	68,636	-21,553	29,127
AMEX ASSURANCE CO	IL	184	-146	206,783	169,690	37,293	12,268	12,778
ANGUARD INS CO	PA	1,613	1,216	47,264	40,733	6,532	-3,243	2,752
ANWEST SURETY INS CO	CA	406	0	79,268	57,585	21,683	-2,297	3,171
ARGONAUT INS CO	CA	3,713	4,312	1,621,435	1,248,438	372,996	4,994	98,884
ARGONAUT-MIDWEST INS CO	IL	544	786	216,161	87,219	128,942	361	16,328
ASSOCIATED INDEMNITY CORP	CA	16,686	8,020	104,244	70,664	33,640	-8,519	8,356

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1989 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
ASSOCIATES INS CO	IN	1,715	461	201,097	133,599	67,498	2,847	15,193
ASSURANCE COMPANY OF AMERICA	NY	16,556	10,260	18,320	492	17,829	0	1,888
ATHENA ASSURANCE CO	NY	0	0	52,955	34,015	18,939	-854	4,114
ATLANTA CASUALTY CO	GA	0	-9	160,216	115,620	44,596	4,408	11,593
ATLANTA INTERNATIONAL INS CO	NY	0	-469	21,385	17,025	4,361	-5,337	-345
ATLANTIC CASUALTY AND FIRE INS CO	SC	1	0	12,700	6,687	6,013	-8,374	910
ATLANTIC INS CO	TX	0	0	19,282	12,837	6,446	-491	2,723
ATLANTIC STATES INS CO	PA	0	0	66,861	52,391	14,471	1,032	4,856
AUTOMOBILE CLUB INS CO	OH	0	0	73,625	51,305	22,321	-4,099	5,449
AUTOMOBILE INS CO OF HARTFORD CT	CT	16,235	11,689	240,289	196,001	44,288	-13,046	14,844
AZSTAR CASUALTY CO	AZ	199	72	28,773	21,863	6,909	637	1,813
BALBOA INS CO	CA	394	-73	282,663	164,512	118,150	-3,432	33,049
BALOISE INS CO OF AMERICA	NY	302	29	14,318	5,031	9,287	-39	863
BALTICA SKANDINAVIA REIN C O AMR INC	NY	0	0	99,702	44,855	54,847	-3,851	6,128
BANKERS AND SHIPPERS INS CO	CT	47	8	47,949	30,963	16,986	-3,305	1,916
BANKERS MULTIPLE LINE INS CO	IA	1,355	600	55,592	34,059	21,533	-2,694	4,605
BANKERS STANDARD INS CO	FL	4,997	2,507	105,482	79,205	26,277	-5,709	5,908
BAUSCH & LOMB INS CO	NY	47	23	6,292	2,428	3,864	403	496
BAY STATE INS CO	MA	78	27	86,921	34,306	52,614	-4,381	5,702
BCS INSURANCE CO	OH	198	298	49,494	25,540	23,954	-425	2,791
BIRMINGHAM FIRE INS CO OF PA	PA	11,582	2,111	753,942	630,173	123,770	-5,182	25,658
BITUMINOUS CASUALTY CORP	IL	3,926	1,264	288,902	219,327	69,635	-10,992	19,704
BITUMINOUS FIRE & MARINE INS CO	IL	1,011	767	94,810	70,958	23,852	-1,587	6,056
BOSTON OLD COLONY INS CO	MA	106	-20	135,435	111,454	23,982	-7,858	8,583
CALVERT INS CO	PA	62	70	35,611	22,437	13,174	-280	2,108
CAMDEN FIRE INS ASN	NJ	444	22	671,177	331,568	339,609	-15,647	56,510
CANAL INS CO	SC	0	0	233,227	166,162	67,065	3,981	16,483
CAPITAL CITY INS CO INC	SC	23	1	7,158	3,420	3,738	256	323
CAPITAL ENTERPRISE INS CO	KY	987	763	55,056	32,670	22,385	-1,666	3,822
CAPITAL LANDMARK INS CO	KY	1,374	1,419	12,324	6,018	6,306	-1,129	982
CAPITAL MARKETS ASR CORP	NY	407	0	238,712	28,814	209,898	-8,932	20,418
CAROLINA CASUALTY INS CO	FL	709	-87	128,834	88,638	40,196	4,941	8,811
CENTENNIAL INS CO	NY	7,248	3,690	336,019	265,693	70,326	-13,473	21,132
CENTRAL NATIONAL INS CO OF OMAHA	NE	4,084	994	150,991	145,766	5,225	-35,484	8,204
CENTRAL STATES INDEMNITY CO OF OMAHA	NE	502	75	46,974	23,254	23,720	7,866	3,234
CENTURION CASUALTY CO	IA	0	0	8,587	898	7,689	174	625
CENTURY INDEMNITY CO	CT	639	261	56,876	44,290	12,587	-3,172	4,214
CENTURY REINSURANCE CO	DE	0	0	76,724	46,495	30,229	-6,170	4,731

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1989 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
CENTURY-NATIONAL INS CO	CA	0	0	213,975	169,276	44,700	-10,115	15,089
CHARTER OAK FIRE INS CO	CT	11,291	784	548,588	458,601	89,987	-25,127	30,601
CHARTWELL REINSURANCE CO	MH	0	0	197,596	145,435	52,161	-6,128	15,458
CHEROKEE INS CO	TN	0	35	9,312	66,605	-57,292	-6,681	476
CHICAGO INS CO	IL	698	537	92,547	69,668	22,879	-4,109	6,965
CHRISTIANIA GENERAL INS CORP OF NY	NY	23	9	208,861	128,474	79,887	-5,504	15,365
CHRYSLER INS CO	MI	3,517	4,394	207,715	120,361	87,353	16,811	13,091
CHURCH INS CO	NY	717	303	46,286	29,177	17,109	-6,587	2,907
CIGNA FIRE UNDERWRITERS INS CO	CT	1,322	760	54,790	27,358	27,432	-1,903	3,935
CIGNA INS CO	CA	4,307	3,251	713,488	491,585	221,903	-36,157	27,773
CIGNA PROPERTY AND CASUALTY INS CO	CT	4,805	3,145	6,833,864	5,994,577	839,287	-226,458	531,920
CIGNA REINSURANCE CO	DE	0	0	812,117	624,849	187,267	-28,190	48,863
CIM INS CORP	NY	2,511	2,173	27,327	9,545	17,782	1,589	1,981
CINCINNATI INS CO	OH	103	4	1,597,818	1,103,361	494,457	-1,738	97,599
CITY INS CO	NJ	292	1,704	70,285	44,198	26,087	-1,442	5,281
CIVIL SERVICE EMPLOYEES INS CO	CA	0	0	90,885	58,927	32,857	-3,906	5,109
CLASSIC INS CO	WI	0	0	20,034	9,207	10,827	112	1,137
CNA CASUALTY OF CA	CA	0	0	250,801	208,326	42,475	-11,852	20,492
COLONIAL INS CO OF CA	CA	12,374	7,872	65,988	50,733	15,254	-1,227	3,761
COLONIAL PENN FRANKLIN INS CO	PA	1,373	1,174	180,967	134,806	46,161	-12,552	18,601
COLONIAL PENN INS CO	PA	5,533	6,140	951,693	690,433	261,260	-109,956	73,859
COMMERCE & INDUSTRY INS CO	NY	3,690	2,340	1,512,114	1,259,116	252,998	-10,363	63,208
COMMERCIAL INS CO OF NEWARK NJ	NJ	2,639	1,071	378,165	296,043	82,122	-20,953	31,909
COMMERCIAL LOAN INS CORP	MI	5	0	31,545	11,027	20,518	663	2,500
COMMERCIAL UNION INS CO	MA	5,932	10,098	1,274,520	993,786	280,734	-83,928	92,504
COMMONWEALTH MORTGAGE ASSURANCE CO	PA	2,170	256	149,920	70,556	79,364	-283	11,755
COMPASS INS CO	NY	0	0	27,467	15,604	11,863	2,248	1,924
CONNECTICUT GENERAL FIRE & CAS INS C	CT	0	0	11,817	6,905	4,913	-2,128	1,027
CONNECTICUT INDEMNITY CO	CT	301	67	95,825	76,436	19,389	-1,652	7,551
CONNIE LEE INS CO	MI	0	0	68,271	14,932	53,339	-8,972	6,037
CONSOLIDATED AMERICAN INS CO	SC	4	77	52,763	37,548	15,215	-6,615	3,257
CONTINENTAL CASUALTY CO	IL	37,102	20,689	13,993,175	10,774,438	3,118,737	-802,643	953,083
CONTINENTAL HERITAGE INS CO	UT	0	0	4,198	1,413	2,785	76	334
CONTINENTAL INS CO	NH	64,940	34,663	2,322,114	1,899,857	422,257	-130,959	103,639
CONTINENTAL NATIONAL INDEMNITY CO	OH	0	0	24,170	14,500	9,670	673	1,281
CONTINENTAL REINSURANCE CORP	CA	0	0	500,455	375,987	124,468	-5,933	45,587
CONTRACTORS BONDING & INS CO	WA	169	56	24,510	17,792	6,729	729	1,292
COVENANT INS CO	CT	0	0	206,648	164,758	41,880	-21,200	17,071
CSE SAFEGUARD INS CO	CA	0	0	36,641	25,229	11,412	-2,967	2,192

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1989 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
CUMBERLAND CASUALTY & SURETY CO	TX	0	0	14,054	3,585	10,469	-216	990
CUMIS INS SOCIETY INC	WI	3,797	1,034	367,518	280,818	86,700	-7,510	27,837
DAIRYLAND INS CO	WI	8,602	4,872	599,566	452,014	147,552	-9,925	42,260
DEPENDABLE INS CO INC	FL	94	140	148,108	104,038	44,069	-3,009	9,296
DIAMOND STATE INS CO	DE	0	0	23,432	8,446	14,986	346	1,703
DIXIE INS CO	FL	1,788	1,126	25,973	15,566	10,407	31	2,458
DRYDEN GUARANTY INS CO	AZ	0	0	3,969	63	3,846	-40	286
EDISON INSURANCE CO	IL	41	7	12,676	8,281	4,395	-405	329
ELECTRIC INS CO	MA	537	752	103,630	69,706	33,924	-5,142	9,557
EMC REINSURANCE CO	IA	0	0	80,846	63,665	17,181	-11,191	7,561
EMCASCO INS CO	IA	16	56	58,430	42,639	15,791	330	4,710
EMPIRE FIRE & MAR INS CO	NE	758	921	209,648	163,933	45,714	-4,164	14,857
EMPLOYERS CASUALTY CO	TX	58	166	975,390	836,507	138,883	-135,804	57,647
EMPLOYERS FIRE INS CO	MA	3,331	2,790	197,549	147,453	50,097	-12,434	14,308
EMPLOYERS REINSURANCE CORP	MO	2,955	1,316	4,630,692	3,302,084	1,328,608	-46,717	360,164
ENHANCE REINSURANCE CO	NY	0	0	265,404	158,457	106,947	-8,282	16,873
ERIE INS CO	PA	21,105	16,135	6,825	-879	7,703	0	499
EXCELSIOR INS CO	NH	8,621	6,068	71,300	48,081	23,219	-2,257	5,620
FAIRMONT INS CO	CA	0	0	361,079	245,106	115,973	-985	26,579
FARMINGTON CASUALTY CO	CT	6,326	3,489	166,438	133,576	32,862	-8,697	10,656
FEDERAL INS CO	IN	41,371	26,563	4,974,082	3,681,458	1,292,623	-67,162	308,470
FEDERAL KEMPER INS CO	IL	7,741	4,118	154,968	109,458	45,510	-3,941	11,992
FEDERATED RURAL ELECTRIC INS CORP	WI	194	117	91,907	74,433	17,474	-696	6,617
FGIC MORTGAGE INS CO	NY	0	0	2,628	112	2,516	0	177
FIDELITY & CASUALTY CO OF NY	NH	4,800	797	740,405	514,577	225,828	-27,085	87,619
FIDELITY & GUARANTY INS CO	IA	6,413	4,641	13,731	495	13,236	0	1,079
FIDELITY & GUARANTY INS UNDWRS INC	OH	6,915	4,779	51,703	2,223	49,480	0	3,820
FIDELITY ENVIRONMENTAL INS CO	NJ	254	92	18,926	11,615	7,311	-1,750	546
FINANCIAL GUARANTY INS CO	NY	36	0	1,000,548	559,113	441,485	-15,948	75,870
FINANCIAL SECURITY ASR INTERNATL INC	IN	0	0	88,460	28,361	60,098	-919	3,542
FINANCIAL SECURITY ASR OF OK INC	OK	17	0	63,747	17,295	46,451	-1,042	5,367
FINANCIAL SECURITY ASSURANCE INC	NY	323	0	324,846	121,902	202,944	-7,248	28,219
FIRE & CASUALTY INS CO OF CT	CT	98	78	47,681	37,895	9,786	-826	4,266
FIREMAN'S FUND INS CO	CA	11,907	7,404	6,387,578	4,961,213	1,426,365	-356,750	446,286
FIREMAN'S FUND INS CO OF WI	WI	-56	-67	12,194	7,203	4,990	-852	1,232
FIREMEN'S INS CO OF NEWARK NJ	NJ	4,229	1,064	2,393,359	1,830,116	563,243	-123,065	146,426
FIREMEN'S INS CO OF WASHINGTON DC	DC	1,666	1,307	35,471	20,635	14,836	203	2,297
FIRST AMERICAN INS CO	MO	14	0	33,006	22,771	10,235	-542	1,999

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1989 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
FIRST CENTRAL INS CO	NY	0	0	55,243	36,230	19,014	-124	3,119
FIRST FINANCIAL INS CO	IL	605	214	32,070	23,265	8,805	1,808	1,625
FIRST GENERAL INS CO	GA	115	-13	11,737	4,230	7,507	-3	833
FIRST NATIONAL INS CO OF AMERICA	WA	3,776	2,173	137,307	100,286	37,021	-2,450	14,327
FOREMOST INS CO	MI	2,245	891	528,091	393,959	134,132	-8,118	33,051
FOREMOST SIGNATURE INS CO	MI	0	0	29,122	18,612	10,510	-1,927	1,615
FORTRESS INS CO OF AMERICA	NY	14	-23	25,063	10,998	14,065	2,795	1,829
FORUM INS CO	IL	2,063	346	134,135	104,943	29,193	-5,783	8,229
FRONTIER INS CO	NY	437	116	148,799	125,705	23,094	-1,691	8,094
GALAXY INSURANCE CO	NY	0	0	14,805	7,750	7,055	1,069	806
GE RESIDENTIAL MORTGAGE INS CORP NC	NC	593	30	129,240	100,122	29,118	2,603	8,633
GEN ELEC HOME EQUITY INS CORP OF NC	NC	0	0	9,683	3,796	5,887	-101	729
GEN ELEC MORTGAGE INS CORP OF NC	NC	74	17	153,730	47,917	105,813	13,190	13,374
GEN ELEC RESIDENTIAL MTG REIN CORP	NC	0	0	32,343	11,170	21,173	-6,233	2,741
GENERAL ACCIDENT INS CO OF AMERICA	PA	13,838	11,338	2,900,578	1,629,731	1,270,847	-80,040	308,469
GENERAL ELECTRIC GUARANTY INS CORP	NC	0	0	7,443	1,936	5,507	-17	622
GENERAL ELECTRIC MORTGAGE INS CORP	NC	10,516	501	659,941	423,775	236,166	20,187	49,293
GENERAL ELECTRIC MORTGAGE REIN CORP	NC	0	0	37,354	10,066	27,288	-6,274	3,262
GENERAL INS CO OF AMERICA	WA	1,429	701	1,288,343	904,926	383,418	-22,050	119,751
GENERAL REINSURANCE CORP	DE	320	1,327	8,388,427	5,823,490	2,564,936	25,903	660,311
GENERAL SECURITY ASR CORP OF NY	NY	0	0	130,293	94,757	35,536	-4,305	9,236
GENERAL STAR NATIONAL INS CO	OH	200	57	113,363	73,792	39,570	549	7,375
GENESIS INS CO	CT	0	0	52,397	175	52,222	-1,681	2,494
GERLING AMERICA INS CO	NY	0	0	36,003	5,413	30,590	-107	1,044
GERMANTOWN INSURANCE CO	PA	232	111	21,373	7,222	14,152	-934	1,177
GLENS FALLS INS CO	DE	8,250	3,986	139,354	113,150	26,204	-7,858	9,145
GLOBE AMERICAN CAS CO	OH	0	-110	42,010	28,343	13,667	-848	2,651
GLOBE INDEMNITY CO	DE	9,516	8,441	1,208,785	1,007,414	201,371	-107,014	99,979
GRAMERCY INS CO	TX	219	3	4,738	2,649	2,090	-689	254
GRANITE STATE INS CO	NH	3,217	1,535	11,582	212	11,370	0	823
GREAT AMERICAN INS CO	OH	6,552	3,891	2,756,788	2,100,769	656,019	-59,512	258,720
GREAT CENTRAL INS CO	IL	0	0	119,868	80,537	39,331	-795	9,694
GREAT NORTHERN INS CO	MN	1,167	2,293	276,676	220,685	55,990	-821	14,839
GREAT WEST CASUALTY CO	NE	4	0	280,162	214,081	66,081	1,291	18,657
GREEN TREE INS CO	PA	0	0	12,978	3,126	9,851	-628	2,260
GUARANTEE INS CO	DE	0	-85	23,568	18,481	5,087	-1,056	1,447
GULF INSURANCE CO	MO	1,694	751	435,989	308,214	127,774	-8,960	33,052
HAMILTON INS CO	DC	4,392	1,111	7,726	4,151	3,575	-966	332

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1989 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
HANOVER INS CO	NH	1,530	334	1,991,982	1,486,569	505,413	-88,729	143,339
HANSA REINSURANCE CO OF AMERICA	NY	0	0	91,407	34,173	57,234	-2,088	5,577
HARBOR INS CO	CA	547	1,515	330,952	220,940	110,011	-20,035	30,096
HARCO NATIONAL INS CO	NY	1,014	755	105,288	78,521	26,766	-340	6,377
HARTFORD ACCIDENT & INDEMNITY CO	CT	57,627	36,232	4,069,305	3,520,814	548,492	-87,060	252,834
HARTFORD CAS INS CO	IN	32,617	43,985	782,593	630,019	152,574	-15,979	48,632
HARTFORD FIRE INS CO	CT	38,792	18,475	7,321,244	4,754,471	2,566,773	-110,522	625,567
HARTFORD INS CO OF THE MIDWEST	IN	3,223	262	73,663	53,441	20,222	-1,332	7,034
HARTFORD SM BUS INSPECTION & INS	CT	4,798	466	666,080	345,003	321,677	42,453	52,697
HARTFORD UNDERWRITERS INS CO	CT	21,370	18,728	543,677	418,692	124,986	-10,653	37,999
HAWKEYE-SECURITY INS CO	IA	0	0	110,693	58,382	52,312	-2,032	7,598
HERITAGE INDEMNITY CO	CA	114	12	44,743	37,355	7,388	-1,695	2,818
HIGHLANDS INS CO	TX	300	-77	829,717	587,871	241,847	-24,749	55,445
HOME GUARANTY INS CORP	VA	1,419	106	18,001	14,479	3,522	-999	1,158
HOME INDEMNITY CO	NH	20,055	12,593	481,733	389,440	92,292	-14,231	40,173
HOME INS CO	NH	12,608	8,740	4,407,668	3,568,862	838,806	-125,459	300,277
HOME INS CO OF IN	IN	720	114	57,539	44,993	12,546	-1,472	4,511
HORACE MANN INS CO	IL	7,325	6,018	413,377	322,037	91,340	-14,352	34,268
HOUSTON GENERAL INS CO	TX	4	68	175,988	92,905	83,083	-9,426	11,614
HUDSON INS CO	DE	0	0	32,524	8,112	24,412	-1,967	2,211
HURON INS CO	PA	1,664	580	161,170	125,819	35,352	-4,041	9,849
ILLINOIS NATIONAL INS CO	IL	34	56	21,655	194	21,461	0	1,506
IMPERIAL CASUALTY & INDEMNITY CO	NE	-76	1,520	366,752	345,624	21,128	-41,047	26,330
INDEMNITY INS CO OF NORTH AMERICA	NY	2,597	2,045	353,961	185,199	168,763	-13,321	25,390
INDUSTRIAL FIRE & CAS INS CO	IL	0	0	17,547	14,036	3,510	-2,671	880
INDUSTRIAL INDEMNITY CO	CA	1,132	775	1,700,623	1,472,068	228,555	-98,401	143,505
INSURANCE CO OF EVANSTON	IL	4	0	49,572	23,873	25,099	-998	5,067
INSURANCE CO OF FLORIDA	FL	0	0	19,212	12,393	6,819	-985	912
INSURANCE CO OF GREATER NY	NY	67	39	45,308	31,466	13,842	-1,323	3,066
INSURANCE CO OF ILLINOIS	IL	0	0	55,383	38,180	17,204	-4,240	3,995
INSURANCE CO OF NORTH AMERICA	PA	47,277	27,288	5,026,999	4,192,227	834,772	-282,914	268,946
INSURANCE CO OF THE STATE OF PA	PA	5,495	4,544	1,515,168	1,269,102	246,066	-10,363	53,560
INSURANCE CORPORATION OF HANNOVER	IL	0	0	164,055	113,752	50,293	-3,793	8,194
INTEGON GENERAL INS CORP	NC	0	0	59,551	39,287	20,263	6,109	4,643
INTEGON INDEMNITY CORP	NC	0	0	58,520	39,099	19,421	6,024	4,311
INTEGON MORTGAGE GUARANTY CORP	GA	147	39	28,009	21,884	6,125	2,500	2,210
INTEGRAL INS CO	MO	2,317	2,212	71,324	55,781	15,543	-7,033	4,762
INTER CAPITAL ASSURANCE CO	AZ	0	0	10,748	6,285	4,463	32	798
INTERCARGO INS CO	NJ	282	61	25,346	11,914	13,432	1,086	2,592

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1989 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
INTERNATIONAL BUS & MERC REASSUR CO	IL	31	2	224,933	174,336	50,596	427	18,281
INTERNATIONAL FIDELITY INS CO	NJ	2,163	543	64,774	50,672	14,102	280	3,939
INTERNATIONAL INDEMNITY CO	GA	0	-3	40,062	21,721	18,341	442	1,790
INTERNATIONAL INS CO	IL	6,068	-4,595	501,351	391,535	109,816	-27,597	48,975
INTERSTATE FIRE INS CO	FL	0	0	16,773	7,542	9,230	-2,101	1,146
INTERSTATE INDEMNITY CO	IL	0	-18	47,213	35,138	12,075	-3,541	3,633
INVESTORS EQUITY INS CO	CA	2	-2	11,138	2,296	8,842	-339	941
INVESTORS MORTGAGE INS CO	IL	154	-195	172,512	139,829	32,683	-18,261	13,848
ITT LYNDON PROPERTY INS CO	MO	568	32	222,749	145,257	77,492	-10,149	18,477
JC PENNEY CASUALTY INS CO	OH	268	105	156,412	41,770	114,642	1,096	22,551
JEFFERSON INS CO OF NY	NY	30	259	162,109	110,804	51,305	-2,878	9,516
JEFFERSON PILOT FIRE & CAS CO	NC	2,459	1,535	106,166	49,418	56,748	-3,759	5,781
JOHN DEERE INS CO	IL	2,590	1,226	387,324	264,818	122,206	848	27,900
JOHN HANCOCK INDEMNITY CO	DE	-7	-33	27,068	15,718	11,350	-1,694	2,315
KANSA-SYNDICATE INC	NY	0	-2	6,511	3,474	3,037	-168	489
KANSAS CITY FIRE & MARINE INS CO	MO	3,090	2,408	52,382	36,756	15,626	-2,619	3,137
KENTUCKY CENTRAL INS CO	KY	0	0	39,823	25,879	13,944	-4,220	3,827
KEYSTONE INS CO	PA	8,228	5,167	277,099	210,642	66,456	-20,381	21,010
LANCER INS CO	IL	2,766	480	90,260	71,634	18,626	-5,095	4,926
LEADER NATIONAL INS CO	OH	0	0	67,261	47,400	19,860	-1,127	4,385
LEGION INSURANCE CO	PA	1,350	2,174	54,379	32,306	22,073	656	3,036
LIBERTY INS CORP	VT	10,924	12,736	1,015,736	851,986	163,750	-47,512	73,469
LIBERTY NATIONAL FIRE INS CO	AL	9	50	116,997	56,366	60,631	1,084	6,823
LIBERTY NORTHWEST INS CORP	OR	0	0	349,596	283,453	66,143	-3,391	20,484
LINCOLN GENERAL INS CO	PA	1,983	878	22,041	9,692	12,349	1,934	1,112
LINCOLN NATIONAL HEALTH & CAS INS CO	IN	634	410	132,517	89,162	43,355	-3,969	9,072
LINCOLN NATIONAL REINSURANCE CO	IN	0	0	62,079	51,617	10,461	-5,932	5,941
LINCOLN NATIONAL SPECIALTY INS CO	KS	0	0	530,922	345,509	185,412	-13,471	36,181
LONDON GUARANTEE & ACCIDENT CO OF NY	DE	0	-1	49,725	14,983	34,742	2,081	4,627
LYNDON INSURANCE CO P & L	MI	0	0	973,858	520,516	453,342	55,940	21,038
MANUFACTURERS ALLIANCE INS CO	PA	6,180	6,056	395,926	336,841	59,085	3,400	26,142
MARINE INDEMNITY INS CO OF AMERICA	NY	51	-18	15,667	6,177	9,489	355	1,617
MARKEL AMERICAN INS CO	VA	0	0	19,465	14,934	4,531	-76	1,623
MASSACHUSETTS BAY INS CO	MA	834	197	11,558	20	11,537	0	2,435
MBIA INS CORP OF IL	IL	0	0	380,723	200,788	179,935	11,596	28,852
MGA INSURANCE CO	MA	1,277	693	108,723	84,095	24,628	-5,450	4,636
MEAD REINSURANCE CORP	IL	0	0	291,471	287,380	4,090	-100,667	10,033
MEDICAL PROTECTIVE CO	IN	0	0	968,223	786,847	181,376	-21,018	64,709

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1989 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
MERASTAR INS CO	TN	338	276	62,707	42,254	20,452	-6,352	3,232
MERCHANTS INS CO OF NH INC	NH	49	36	143,140	114,315	28,825	-3,809	9,607
MERITPLAN INS CO	CA	0	8	11,879	4,796	7,083	0	970
METROPOLITAN CASUALTY INS CO	DE	4,405	1,903	16,381	5,279	11,103	-8	1,263
METROPOLITAN GENERAL INS CO	DE	31	-8	5,833	284	5,549	7	456
METROPOLITAN PROPERTY & CAS INS CO	DE	5,011	2,473	1,189,879	923,465	266,414	-52,703	87,078
MIC GENERAL INS CORP	IN	0	0	60,375	26,929	33,446	2,392	4,985
MIC PROPERTY & CASUALTY INS CORP	MI	2,417	82	189,620	148,287	41,332	-9,443	16,941
MID CENTURY INS CO	CA	0	0	149,602	111,548	38,054	-11,686	8,527
MID-CONTINENT INS CO	PA	664	571	16,098	3,060	13,038	1,126	1,440
MIDDLESEX INS CO	MA	5	-53	260,117	160,133	39,984	-2,941	12,390
MIDLAND PROPERTY & CAS INS CO	NY	0	0	9,698	3,190	6,508	-325	759
MID-WEST EMPLOYERS CAS CO	OH	0	0	56,109	30,996	25,111	-288	3,001
MILBANK INS CO	SD	0	0	161,113	131,246	29,867	-13,958	10,659
MILLERS NATIONAL INS CO	IL	113	81	31,690	29,454	2,225	-3,439	-370
MINNEHOMA INS CO	AZ	258	132	122,165	103,140	19,026	-3,288	8,693
MONTGOMERY WARD INS CO	IL	0	0	114,457	8,694	105,763	10,467	44,342
MORTGAGE GUARANTY INS CORP	WI	5,888	3,257	568,298	389,615	179,683	-37,585	48,140
MOTORS INS CORP	NY	1,886	1,382	2,797,585	2,061,528	736,056	23,568	267,662
MOUNTAIN STATES INS CO	MT	0	0	3,429	122	3,307	-199	159
MT AIRY INS CO	IN	542	391	13,761	3,425	10,336	-226	1,108
MUNICH AMERICAN REINSURANCE CO	NY	0	0	904,223	671,077	233,146	-28,511	60,865
MUNICIPAL BOND INVESTORS ASSUR CORP	NY	2,513	0	1,299,116	906,830	392,285	29,712	79,466
NAC REINSURANCE CORP	NY	11	14	728,528	539,510	189,018	-16,770	48,006
NATIONAL AMERICAN INS CO	NE	515	-132	67,940	47,175	20,765	-1,886	3,831
NATIONAL ASSURANCE UNDERWRITER INC	MO	22	2	8,232	2,145	6,087	120	411
NATIONAL COLONIAL INS CO	KS	0	0	9,449	1,441	8,008	-335	558
NATIONAL CONTINENTAL INS CO	NY	3,447	1,061	133,050	88,914	44,136	1,346	5,541
NATIONAL FIRE INS CO OF HARTFORD	CT	2,944	1,760	1,424,909	1,105,594	319,316	-63,212	103,316
NATIONAL GENERAL INS CO	MO	1,976	962	207,724	155,288	52,436	-714	19,750
NATIONAL INDEMNITY CO	NE	3,480	2,333	4,502,817	932,839	3,569,978	17,790	316,966
NATIONAL LIABILITY & FIRE INS CO	IL	159	231	153,933	26,111	127,822	-800	12,530
NATIONAL REINSURANCE CORP	DE	0	0	1,901,301	773,161	228,140	-16,905	74,199
NATIONAL SURETY CORP	IL	7,804	5,977	575,772	477,558	98,214	-40,470	38,227
NATIONAL UNION FIRE INS CO OF PITTSB	PA	83,529	45,255	6,111,488	5,126,532	984,956	-39,012	212,550
NATIONWIDE GENERAL INS CO	OH	11,215	7,441	40,752	31,226	9,526	-462	3,366
NAVIGATORS INS CO	NY	1	6	126,403	73,277	53,126	1,811	10,662
NETHERLANDS INS CO (THE)	NH	377	524	47,044	33,296	13,748	-1,505	3,629

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1989 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
NEW ENGLAND INS CO	MA	58	-339	221,941	159,536	62,406	-3,995	16,559
NEW HAMPSHIRE INDEMNITY CO INC	NH	3	1	8,412	8	8,405	0	713
NEW HAMPSHIRE INS CO	NH	8,482	5,681	2,150,507	1,678,630	471,876	-99,744	110,511
NEW SOUTH INS CO	NC	0	0	29,883	19,549	10,334	3,055	2,378
NEW YORK MARINE & GENERAL INS CO	NY	300	121	255,962	169,142	86,819	2,389	18,729
NEW ZEALAND REINSURANCE CO OF AM	CA	0	0	68,358	39,501	28,856	-2,015	3,196
NEWARK INS CO	NJ	55	-4	312,719	261,706	51,013	-27,917	26,983
NIAGARA FIRE INS CO	DE	4,862	3,244	143,044	115,250	27,793	-7,858	12,546
NORDIA INS CO	KS	47	0	17,306	5,872	11,434	-754	1,130
NORDSTERN INS CO OF AMERICA	NY	0	0	10,608	3,754	6,854	1,075	732
NORTH AMER LUMBER INS CO	MA	0	0	17,160	8,255	8,906	-241	796
NORTH AMERICAN REINSURANCE CORP	NY	0	0	946,019	689,442	256,577	-51,094	67,422
NORTH AMERICAN SPECIALTY INS CO	NH	505	161	42,069	14,113	27,957	-1,765	2,288
NORTH ATLANTIC CAS & SURETY I C INC	IN	1,692	671	36,826	21,065	15,762	387	2,143
NORTH RIVER INS CO	NJ	24,278	16,656	1,651,506	1,347,390	304,116	-98,500	180,082
NORTH STAR REINSURANCE CORP	DE	0	-88	477,720	359,016	118,704	-18,146	25,310
NORTHBROOK INDEMNITY CO	IL	1,778	945	17,470	5,175	12,295	0	954
NORTHBROOK NATIONAL INS CO	IL	4,461	3,688	21,745	9,717	12,028	0	974
NORTHBROOK PROPERTY & CAS INS CO	IL	7,042	4,644	165,629	33,285	132,344	0	9,658
NORTHEASTERN INS CO OF HARTFORD	CT	0	0	60,848	49,544	11,304	-9,101	4,562
NORTHERN ASSURANCE CO OF AMERICA	VT	4,834	3,341	505,853	366,630	139,223	-31,084	36,914
NORTHERN INS CO OF NY	NY	28,739	14,546	52,118	1,845	50,273	0	5,230
NORTHLAND INS CO	MN	743	444	240,820	156,921	83,899	-1,141	15,984
NORTHWESTERN NTL CASUALTY CO	WI	85	-6	332,325	249,165	83,161	-9,541	23,853
NORTHWESTERN NTL INS CO MILWAUKEE	WI	-29	1,154	197,824	155,473	42,352	-19,646	4,578
NOVA CASUALTY CO	NY	0	0	8,076	5,817	2,259	10	500
OCCIDENTAL FIRE & CAS CO OF NC	NC	0	386	77,685	64,429	13,256	-6,363	3,723
OHIO CASUALTY INS CO	OH	17,132	9,035	1,520,183	988,622	531,561	-14,488	114,661
OHIO FARMERS INS CO	OH	24	0	594,199	314,046	280,153	2,849	21,040
OHIO HOSPITAL INS CO	OH	5,715	3,545	77,130	64,811	12,319	-1,054	5,908
OHIO INDEMNITY CO	OH	29	12	6,540	2,142	4,398	466	362
OHIO SECURITY INS CO	OH	2,246	1,806	41,722	22,044	19,678	-398	2,435
OLD REPUBLIC INS CO	PA	6,353	946	1,104,888	849,464	255,424	18,934	64,608
OLD REPUBLIC SURETY CO	WI	167	17	30,980	16,565	14,415	1,230	2,336
OMAHA INDEMNITY CO	NE	-1	0	105,728	98,520	7,208	-42,217	6,218
OMAHA PROPERTY & CASUALTY INS CO	DE	2,249	66	52,680	33,905	18,774	-2,978	3,930
PACIFIC COMPENSATION INS CO	CA	0	0	148,589	106,770	41,819	4,265	8,718
PACIFIC EMPLOYERS INS CO	CA	17,988	8,661	459,915	284,251	175,664	-19,030	27,860
PACIFIC INDEMNITY CO	CA	1,918	-89	1,287,385	998,601	288,784	-3,101	83,993

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1989 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
PATHFINDER INS CO	CO	0	0	6,613	1,037	5,576	-78	485
PEERLESS INS CO	NH	809	970	373,746	277,562	96,184	-11,285	27,444
PENN CASUALTY INS CO	DE	0	0	35,220	24,448	10,772	-1,411	1,991
PENNSYLVANIA GENERAL INS CO	PA	6,390	4,558	422,785	222,823	199,961	-10,832	66,814
PENNSYLVANIA MANUFACTURERS ASN INS C	PA	54,081	36,480	1,220,888	1,027,335	193,554	10,199	78,903
PENNSYLVANIA MANUFACTURERS IND CO	PA	18,106	13,748	399,529	340,073	59,456	3,400	25,981
PETROLEUM CAS CO	TX	67	52	50,149	38,087	12,062	-311	3,480
PHICO INS CO	PA	6,305	11,191	556,995	461,256	95,739	-1,143	25,760
PHILADELPHIA REINSURANCE CORP	PA	0	0	188,041	126,630	61,411	-10,602	10,547
PHILADELPHIA UNITED FIRE INS CO	PA	40	3	1,896	81	1,816	48	140
PHOENIX ASR CO OF NEW YORK	NH	32	4	91,347	13,721	77,626	5	7,466
PHOENIX INSURANCE CO	CT	7,769	4,494	2,324,745	1,767,724	557,021	-90,589	160,401
PHOENIX REINSURANCE CO	CT	0	0	108,930	51,550	57,350	-5,804	5,874
PINNACLE INS CO	GA	75	27	8,797	4,673	4,124	-58	430
PLANET INS CO	NY	6,822	3,820	48,394	34,108	14,286	-1,064	4,998
PMA REINSURANCE CORP	PA	0	0	424,570	337,761	86,809	-11,276	29,514
PMI INS CO	CA	2	0	23,352	2,435	20,917	127	1,882
PMI MORTGAGE INS CO	AZ	6,033	1,068	486,175	241,833	244,342	881	37,929
POTOMAC INS CO OF IL	IL	0	0	57,793	23,544	34,249	-1,204	4,029
PRE-PAID LEGAL CAS INC	OK	3	1	7,959	1,671	6,289	462	423
PREFERRED PHYSICIANS INS CO	NE	329	176	12,283	2,958	9,326	-879	883
PREMIER ALLIANCE INS CO	CA	249	-141	12,317	7,887	4,430	-1,461	501
PRINCETON INS CO	NJ	10,938	1,183	267,088	225,565	41,522	1,776	18,837
PRINCIPAL CASUALTY INS CO	IA	784	818	359,808	270,307	89,501	-48,134	28,185
PROGRESSIVE AMERICAN INS CO	FL	0	15	264,445	144,295	120,150	2,243	18,503
PROGRESSIVE CAS INS CO	OH	17,054	7,642	1,272,055	949,644	322,411	13,008	63,406
PROGRESSIVE NORTHERN INS CO	MI	0	0	30,128	14,219	15,909	224	1,432
PROGRESSIVE NORTHWESTERN INS CO	WA	314	122	60,022	35,875	24,147	449	3,138
PROGRESSIVE PREFERRED INS CO	OH	0	0	155,659	114,238	41,421	1,346	6,964
PROGRESSIVE SPECIALTY INS CO	OH	1	-1	247,999	170,504	77,495	2,467	7,237
PROPERTY-CASUALTY CO OF NJA	NJ	0	0	8,681	1,649	7,032	-91	523
PROTECTIVE INS CO	IN	508	266	285,554	180,233	105,320	3,292	15,717
PROTECTIVE NATIONAL INS CO OF OMAHA	NE	0	239	96,986	78,061	18,926	-19,435	2,461
PROVIDENCE WASHINGTON INS CO	RI	826	707	265,087	194,421	70,666	-8,509	13,961
PRUDENTIAL - LMI COMMERCIAL INS CO	OH	2,873	1,340	152,200	116,949	35,251	-24,565	10,656
PRUDENTIAL COMMERCIAL INS CO	DE	3,718	1,903	15,433	1,531	13,902	-168	1,784
PRUDENTIAL GENERAL INS CO	DE	4,297	3,259	25,382	13,310	12,072	-906	1,916
PRUDENTIAL PROPERTY & CAS INS CO	IN	15,086	11,622	2,301,230	1,755,528	545,702	-194,517	220,419

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1989 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
PRUDENTIAL REINSURANCE CO	DE	0	-9	2,434,836	1,928,078	506,759	-35,779	127,948
PURITAN INS CO	CT	340	167	467,263	375,487	91,776	-50,961	31,879
PUTNAM REINSURANCE CO	NY	0	0	428,642	316,257	112,385	-3,323	27,755
RAMSEY INS CO	MN	0	0	52,623	34,015	18,608	-854	4,086
RANGER INS CO	DE	1,496	187	352,618	265,482	87,136	-22,942	28,714
RE CAPITAL REIN CORP	NJ	0	0	214,041	138,708	75,332	199	10,491
REGAL INS CO	IN	0	0	12,515	7,847	4,668	-498	618
REGENCY EQUITIES REINSURANCE CO	NE	0	0	3,503	404	3,099	-133	1,164
REGIS INS CO	PA	1,669	749	18,928	12,018	6,910	65	1,023
REINSURANCE CORP OF NY	NY	0	0	380,684	293,937	86,747	-25,387	29,203
RELIANCE INS CO	PA	38,232	32,260	2,910,365	2,248,616	661,750	-93,530	287,319
RELIANCE NATIONAL INS CO	DE	0	0	32,774	23,008	9,766	-3,099	1,796
REPUBLIC INS CO	DE	4,282	-1,052	752,871	545,906	206,964	-34,451	54,519
REPUBLIC MORTGAGE INS CO	NC	2,356	121	116,122	56,611	59,511	-1,627	9,097
REPUBLIC WESTERN INS CO	AZ	150	119	348,104	247,793	100,311	-7,885	26,214
REPUBLIC-FRANKLIN INS CO	OH	0	0	42,105	31,434	10,671	-1,399	3,469
RLI INS CO	IL	752	-81	178,280	109,416	68,864	2,276	9,396
ROCHDALE INS CO	NY	0	0	20,223	17,505	2,718	-10	919
ROCKHOUSE INS CO OF INDIANA	IN	4,818	1,265	49,706	39,111	10,595	986	2,786
ROYAL INDEMNITY CO	DE	5,194	5,990	773,514	659,424	114,089	-59,792	61,505
ROYAL INS CO OF AMERICA	IL	35,915	21,745	1,885,480	1,574,857	310,624	-167,500	152,074
ROYAL SPECIAL RISKS INS CO	CT	0	0	14,201	1,289	12,912	-7	1,448
ROYAL SURPLUS LINES INS CO	CT	14	0	53,708	17,545	36,163	101	4,591
SAFECO INS CO OF AMERICA	WA	18,568	12,531	1,880,699	1,366,566	514,132	-32,462	177,095
SAFECO INS CO OF ILLINOIS	IL	4,099	3,081	180,291	125,023	55,267	-3,062	21,078
SAFEGUARD INS CO	CT	81	-117	525,831	437,506	88,325	-46,528	41,182
SAGAMORE INS CO	IN	0	0	41,932	17,452	24,479	302	2,937
SAN FRANCISCO REINSURANCE CO	CA	0	0	207,702	151,444	56,258	-7,563	16,702
SEABOARD SURETY CO	NY	2,330	225	200,864	137,905	62,959	-20,422	15,792
SECURITY INS CO OF HARTFORD	CT	-269	-319	419,438	266,496	152,943	-4,957	25,502
SECURITY REINSURANCE CO	CT	0	0	130,582	77,938	52,643	-1,983	10,240
SELECT INS CO	TX	18	0	49,316	31,856	17,461	-1,647	4,611
SELECTIVE INS CO OF AMERICA	NJ	28,256	15,512	791,780	611,947	179,833	-7,917	55,207
SELECTIVE WAY INS CO	NJ	6,823	4,170	135,715	94,786	40,929	-1,267	8,841
SENECA INS CO INC	NY	-16	-31	91,423	79,669	11,754	-15,969	9,085
SHEFFIELD INS CORP (ALABAMA)	AL	1	0	8,146	361	7,785	67	706
SIGNET REINSURANCE CO	NE	0	0	184,333	131,111	53,222	-6,107	14,979
SKANDIA AMERICA REINSURANCE CORP	DE	0	0	1,007,751	681,225	326,526	-37,302	63,050

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1989 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
SUREMA NORTH AMERICA REINSURANCE CO	NY	0	0	130,123	28,619	101,504	-2,257	6,305
SOUTH CAROLINA INS CO	SC	21	6	276,319	206,119	70,200	-49,138	13,847
SOUTHERN GENERAL INS CO	GA	40	-3	71,653	52,648	19,006	-4,034	5,091
SOUTHERN INS CO	TX	-3	261	18,738	9,799	8,939	1,132	558
ST PAUL FIRE & MARINE INS CO	MN	18,668	16,355	8,392,966	6,862,308	1,530,658	-167,431	729,418
ST PAUL GUARDIAN INS CO	MN	200	123	19,507	7	19,500	0	1,522
ST PAUL MERCURY INS CO	MN	2,197	-105	36,796	13	36,783	0	2,987
STANDARD FIRE INS CO	CT	14,816	9,503	1,146,808	819,155	327,653	-52,184	397,802
STANDARD GUARANTY INS CO	DE	210	50	94,019	74,665	19,355	-2,550	6,746
STAR INS CO	MI	0	0	21,683	10,442	11,241	88	1,461
STATE AUTO PROPERTY & CASUALTY I C	SC	4,775	2,713	145,716	100,117	45,599	-4,266	11,589
STATE CAPITAL INS CO	NC	0	0	50,624	40,099	10,555	-7,327	3,445
STATE FARM FIRE AND CAS CO	IL	160,046	118,624	10,359,153	6,512,585	3,846,568	-1,069,995	710,886
STATE FARM GENERAL INS CO	IL	5,934	3,182	89,151	63,851	25,300	0	5,410
STATESMAN INS CO	IN	0	0	52,072	37,868	14,203	691	3,449
STONEWALL INS CO	AL	0	-135	223,276	171,985	51,292	313	13,459
STRATFORD INS CO	NH	0	0	29,234	21,504	7,729	-70	991
SUMMIT FIDELITY & SURETY CO	OH	0	0	33,608	21,106	12,502	1,219	2,911
SUN INS CO OF NY	NY	1,329	-100	80,187	18,865	61,322	1,407	4,383
SUPERIOR INS CO	FL	0	0	165,718	118,236	47,483	-4,939	12,950
SUPERIOR NATIONAL INS CO	CA	0	0	126,801	102,327	24,474	2,315	4,860
TAISHO MARINE & FIRE INS CO	NY	0	0	89,226	43,572	45,654	-6,502	9,987
TICOR INDEMNITY CO	CA	5	-3	7,175	725	6,450	82	632
TITAN INDEMNITY CO	TX	0	0	74,048	52,911	21,137	-2,725	5,885
TRANS PACIFIC INS CO	NY	0	-6	31,757	15,700	16,056	-920	1,697
TRANSAMERICA COUNTRYWIDE INS CO	CA	0	0	19,681	9,540	10,140	1,267	1,536
TRANSAMERICA INDEMNITY CO	CA	0	0	20,488	5,000	15,488	-762	1,397
TRANSAMERICA INS CO	CA	12,981	8,058	2,319,975	1,514,902	805,073	-70,473	151,599
TRANSAMERICA PREMIER INS CO	CA	6,508	2,716	288,300	186,432	101,868	-2,942	24,188
TRANSAMERICA REINSURANCE CO	NE	0	0	709,072	543,003	166,069	-16,020	52,862
TRANSATLANTIC REINSURANCE CO	NY	0	0	1,235,518	1,028,896	206,622	-26,281	67,400
TRANSCONTINENTAL INS CO	NY	10,746	12,471	509,962	414,674	95,309	-23,704	37,172
TRANSPORT INS CO	IA	814	894	233,163	196,457	36,706	-8,123	17,730
TRANSPORTATION INS CO	IL	21,881	14,630	246,765	207,269	39,515	-11,852	19,018
TRAVELERS INDEMNITY CO	CT	30,619	28,240	9,104,585	7,114,743	1,989,842	-341,855	549,767
TRAVELERS INDEMNITY CO OF AMERICA	GA	2,198	1,273	340,662	270,733	69,929	-14,991	19,601
TRAVELERS INDEMNITY CO OF IL	IL	18,489	10,208	114,417	92,339	22,078	-5,065	4,338
TRAVELERS INDEMNITY CO OF RI	RI	2,429	2,321	839,840	658,174	181,666	-30,601	55,841
TRAVELERS INS CO (ACCIDENT DEPT)	CT	6,564	3,980	32,087,476	30,504,122	1,583,354	0	15,170

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1989 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
TRIAD GUARANTY INS CORP	IL	2	0	8,034	1,493	6,541	-592	714
TWIN CITY FIRE INS CO	IN	15,234	11,720	221,627	157,289	64,338	-3,995	14,836
U S MORTGAGE INS CO	PA	11	7	13,755	5,762	7,993	495	903
ULICO CAS CO	DE	1,326	522	101,663	50,389	51,273	1,920	7,935
UNIGARD SECURITY INS CO	WA	244	184	584,130	470,635	113,495	-22,459	34,971
UNION INS CO	NE	0	0	66,527	47,104	19,423	-4,246	3,630
UNION STANDARD INS CO	TX	0	0	38,962	31,024	7,958	-5,789	2,769
UNIONE ITALIANA REINS CO OF AMERICA	NY	0	0	115,546	59,442	56,104	-4,478	7,801
UNITED AMERICAS INS CO	NY	0	0	20,429	10,401	10,028	-212	937
UNITED CASUALTY INS CO OF AMERICA	PA	2,543	318	41,522	8,346	33,176	667	3,014
UNITED COMMUNITY INS CO	NY	212	7	131,170	101,498	29,672	42	7,427
UNITED EQUITABLE INS CO	IL	2,008	3,819	65,007	58,904	6,103	-9,412	4,209
UNITED FINANCIAL CASUALTY CO	MO	0	0	25,714	14,038	11,676	224	1,583
UNITED FIRE & CAS CO	IA	0	0	236,892	154,860	82,032	-3,535	10,814
UNITED GTY RESIDENTIAL INS CO	NC	3,026	800	407,743	138,470	269,273	1,768	27,543
UNITED GTY RESIDENTIAL INS CO OF NC	NC	31	4	80,136	12,545	67,591	1,228	4,622
UNITED GUARANTY COMMERCIAL INS CO	NC	346	1	30,573	20,054	10,520	-6,206	2,128
UNITED PACIFIC INS CO	WA	6,386	1,824	519,300	253,331	265,970	-10,640	32,363
UNITED SOUTHERN ASSURANCE CO	FL	16	4	75,674	59,188	16,486	-3,383	4,637
UNITED STATES FIRE INS CO	NY	14,074	9,039	3,891,707	3,374,662	517,044	-223,712	267,079
UNITED STATES LIABILITY INS CO	PA	0	-29	176,195	51,929	124,265	7,689	22,055
UNITED WISCONSIN INS CO	WI	0	0	62,014	32,910	29,104	-1,003	3,810
UNITY FIRE & GENERAL INS CO	NY	0	0	107,871	77,512	30,359	-5,523	8,582
UNIVERSAL UNDERWRITERS INS CO	MO	15,172	8,662	906,998	660,337	246,661	35,114	64,009
US CAPITAL INS CO	NY	0	0	40,114	20,064	20,050	-2,834	3,890
US INTERNATIONAL REIN CO	NH	0	0	521,945	397,604	124,341	-19,717	38,333
USAA CAS INS CO	TX	19,739	11,927	985,610	706,628	258,982	532	69,731
USAA GENERAL INDEMNITY CO	TX	150	39	52,278	22,391	29,887	2,000	1,785
USF RE INS CO	MA	2	0	63,124	37,154	25,971	-2,875	3,586
VALIANT INS CO	IA	16,027	13,155	23,100	1,252	21,848	0	2,486
VALLEY FORGE INS CO	PA	26,665	18,803	426,767	345,638	81,129	-19,754	35,009
VANGUARD INS CO	TX	1,658	1,239	17,174	682	16,492	660	1,184
VANLINER INS CO	AZ	414	96	75,268	57,663	17,605	4,774	4,039
VEREX ASSURANCE INC	WI	1,076	262	466,848	193,911	272,937	-3,371	36,571
VESTA INSURANCE CORP	AL	0	0	8,652	3,095	5,557	-1,091	622
VIGILANT INS CO	NY	7,109	5,710	782,890	609,270	173,621	10,190	72,330
VIRGINIA SURETY CO INC	IL	4,963	3,343	615,948	458,080	156,968	13,909	42,701
VISTA INS CO	MI	0	0	17,923	3,943	13,980	1,669	1,621

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1989 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
VOYAGER GUARANTY INS CO	FL	855	278	19,193	13,056	6,127	-1,211	1,118
VOYAGER PROPERTY & CAS INS CO	SC	0	0	49,163	40,056	9,126	-2,613	2,830
WARNER INS CO	IL	0	0	28,311	2,462	25,849	-1,408	2,544
WASHINGTON INTERNATIONAL INS CO	AZ	637	57	26,183	18,889	7,294	652	1,639
WAUSAU UNDERWRITERS INS CO	WI	1,246	297	157,022	131,254	25,768	-4,310	10,092
WESCO INS CO	NH	35	0	70,129	39,776	30,353	811	4,742
WEST AMERICAN INS CO	CA	22,819	12,843	1,476,622	998,922	477,700	-14,488	106,517
WESTCHESTER FIRE INS CO	NY	1,782	1,185	1,682,083	1,316,180	365,903	-98,478	183,911
WESTERN DIVERSIFIED CASUALTY INS CO	WI	0	0	43,327	36,775	6,552	-4,338	2,634
WESTERN PROPERTY AND CASUALTY INS CO	LA	0	0	5,335	40	5,295	-20	443
WESTERN SURETY CO	SD	882	210	107,647	82,970	24,678	4,109	6,370
WESTFIELD INS CO	OH	0	0	370,843	236,948	133,895	2,279	20,726
WINDSOR INS CO	IN	0	0	100,245	66,977	33,268	190	5,926
WORLDWIDE UNDERWRITERS INS CO	WI	1,377	1,277	266,616	217,175	49,441	-40,525	21,063
YASUDA FIRE & MARINE INS CO OF AM	NY	77	11	143,991	109,810	34,180	-6,582	9,635
YORK INS CO	IL	0	0	9,703	3,883	5,821	-438	773
YOSEMITE INS CO	CA	5	0	58,880	30,982	27,898	-4,592	4,326
ZURICH AMERICAN INS CO OF IL	IL	1,305	2,261	32,665	22,621	10,044	-1,120	2,530
ZURICH REINSURANCE CO OF NEW YORK	NY	0	0	93,962	35,527	58,435	-2,089	5,626
*TOTALS		2,568,854	1,610,616	342,371,876	260,062,729	82,309,132	-10,427,149	22,095,391

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1989 - ($000) TABLE NO. 4

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN MUTUAL								
ABBEY CASUALTY INS CO OF DC	DC	2	0	2,852	1,977	875	-91	193
ALLEGHENY MUTUAL CAS CO	PA	1,283	0	14,576	11,330	3,246	454	621
ALLENDALE MUTUAL INS CO	RI	2,795	1,682	1,003,010	458,329	544,681	-1,682	67,085
AMALGAMATED CAS INS CO	DC	1,011	1,315	13,856	8,383	5,473	-501	1,531
AMERICAN HARDWARE MUTUAL INS CO	MN	934	276	304,623	218,579	86,045	-15,629	19,744
AMERICAN MANUFACTURERS MUTUAL INS CO	IL	19,794	11,250	510,117	368,964	141,153	-9,786	37,479
AMICA MUTUAL INS CO	RI	11,653	7,173	1,288,024	874,702	413,322	41,697	87,722
ARKWRIGHT MUTUAL INS CO	MA	9,463	1,869	1,326,222	786,025	540,197	-163,566	118,993
ATLANTIC MUTUAL INS CO	NY	9,922	4,179	1,063,347	794,667	268,680	-39,719	58,075
CAMBRIDGE MUTUAL FIRE INS CO	MA	69	75	166,017	84,128	83,889	-10,163	11,065
CENTRAL MUTUAL INS CO	OH	40	86	231,021	170,650	60,361	-14,423	14,401
CHESTER COUNTY MUTUAL INS CO	PA	394	93	19,351	10,133	9,218	81	950
CHURCH MUTUAL INS CO	WI	0	0	208,064	159,027	49,037	-6,375	11,471
COVENANT MUTUAL INS CO	CT	4	3	39,577	16,388	23,189	-775	2,185
DELAWARE MUTUAL INS CO	DE	332	527	14,186	7,774	6,411	-1,905	1,024
DUNEGAL MUTUAL INS CO	PA	2,443	1,125	103,342	73,144	30,198	492	4,127
ELECTRIC MUTUAL LIABILITY INS CO	MA	2,071	1,660	826,917	581,123	245,794	1,798	75,526
EMPLOYERS INS OF WAUSAU A MUTUAL CO	WI	16,773	7,044	2,619,776	2,268,792	350,9[illegible]	-99,550	152,348
EMPLOYERS MUTUAL CAS CO	IA	109	80	616,181	419,353	19o,[illegible]	3,112	37,126
EVERETT CASH MUTUAL INS CO	PA	284	74	9,902	5,258	4,644	91	571
EXCESS MUTUAL REINSURANCE CO	DE	0	0	28,995	13,289	15,707	-245	1,671
FARMERS MUTUAL HAIL INS CO OF IA	IA	2	0	145,018	54,898	90,120	-4,118	9,255
FEDERATED MUTUAL INS CO	MN	648	319	1,388,732	1,065,412	323,320	-74,414	91,274
FLORISTS MUTUAL INS CO	IL	1,602	727	96,583	64,765	31,818	2,710	3,482
GRAIN DEALERS MUTUAL INS CO	IN	31	4	86,394	46,957	39,438	-2,203	5,076
GRAPHIC ARTS MUTUAL INS CO	NY	2,627	1,262	64,606	49,999	14,607	-2,348	4,817
GREATER NEW YORK MUTUAL INS CO	NY	314	28	374,266	283,810	90,456	-11,909	26,540
HARLEYSVILLE MUTUAL INS CO	PA	27,639	15,199	732,291	517,101	215,191	-13,945	37,597
INDIANA LUMBERMENS MUTUAL INS CO	IN	1,240	221	70,296	48,052	22,244	-4,129	4,189
JEWELERS MUTUAL INS CO	WI	712	573	44,628	25,067	19,561	1,953	2,430
LIBERTY MUTUAL FIRE INS CO	MA	68,861	60,067	1,686,743	1,421,969	264,774	-79,187	106,983
LIBERTY MUTUAL INS CO	MA	41,992	34,987	14,148,093	12,121,228	2,026,866	-665,167	877,157
LITITZ MUTUAL INS CO	PA	767	185	61,449	17,815	43,634	-1,551	4,558
LUMBER MUTUAL INS CO	MA	480	1,785	145,772	100,072	45,700	-3,191	6,853
LUMBERMENS MUTUAL CAS CO	IL	9,769	1,738	5,355,354	3,825,087	1,530,267	-99,110	340,317
MENNONITE MUTUAL INS ASN	PA	35	33	2,482	278	2,204	83	156
MERCHANTS & BUSINESS MENS M I C	PA	871	525	22,076	15,242	6,833	-2,753	1,060
MERCHANTS MUTUAL INS CO	NY	53	116	139,661	113,508	26,154	-7,172	7,780
MERRIMACK MUTUAL FIRE INS CO	MA	1,420	424	291,956	120,001	171,956	-14,509	13,026

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1989 - ($000) TABLE NO. 4

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN MUTUAL								
MICHIGAN MUTUAL INS CO	MI	162	518	839,434	614,664	224,770	-50,290	58,995
MIDWEST MUTUAL INS CO	IA	15	0	50,770	31,722	19,048	-1,232	4,306
MILLERS MUTUAL INS ASN OF IL	IL	0	0	145,407	96,787	48,619	-12,078	13,580
MILLERS MUTUAL INS CO	PA	1,373	409	34,469	11,481	22,988	485	2,850
MINNESOTA MUTUAL FIRE & CAS CO	MN	624	159	55,310	37,882	17,428	-2,432	3,085
MUTUAL ASSURANCE CO	PA	1	0	138,013	45,893	92,120	-9,644	14,290
MUTUAL BENEFIT INS CO	PA	7,769	4,518	45,835	28,928	16,907	-2,467	3,066
MUTUAL PROTECTIVE INS CO	NE	36	14	71,977	40,747	31,230	-1,592	4,068
MUTUAL SERVICE CAS INS CO	MN	1	0	224,491	155,134	69,357	-3,562	16,371
NATIONAL CHIROPRACTIC MUTUAL INS CO	IA	333	-34	110,785	92,557	18,229	467	6,463
NATIONAL DEPOSIT MUTUAL INS CORP	OH	11	0	76,164	1,885	68,279	-3,140	5,162
NATIONAL GRANGE MUTUAL INS CO	NH	2,919	1,114	268,916	197,334	71,582	-16,184	16,935
NATIONWIDE MUTUAL FIRE INS CO	OH	48,673	29,782	1,485,924	1,703,419	400,504	-36,713	84,942
NATIONWIDE MUTUAL INS CO	OH	189,293	130,790	9,115,102	6,585,606	2,529,497	-211,176	446,013
OLD GUARD MUTUAL FIRE INS CO	PA	27	5	12,733	6,816	5,916	512	796
OLD GUARD MUTUAL INS CO	PA	2,863	1,221	54,222	41,713	12,509	-2,258	837
PARADISE MUTUAL INS CO	PA	5	1	4,512	2,221	2,291	-338	316
PAWTUCKET MUTUAL INS CO	RI	250	259	110,626	70,123	40,503	-3,875	7,073
PENN MUTUAL INS CO	PA	2,355	992	22,589	16,535	6,083	-2,744	1,720
PENNSYLVANIA LUMBERMENS MUTUAL INS	PA	1,997	459	106,561	53,598	45,963	-3,692	6,480
PENNSYLVANIA MILLERS MUTUAL INS CO	PA	525	-254	82,207	42,714	39,493	-4,170	5,224
PENNSYLVANIA NTL MUTUAL CAS INS CO	PA	20,230	15,880	533,017	519,608	113,409	-22,440	41,948
PIE MUTUAL INS CO	OH	9,599	2,791	264,716	231,294	33,422	-12,490	16,397
PREFERRED RISK MUTUAL INS CO	IA	1,553	284	250,770	149,174	101,596	-13,638	15,554
PROTECTION MUTUAL INS CO	IL	2,428	503	580,585	323,437	257,148	-90,865	53,139
PUBLIC SERVICE MUTUAL INS CO	NY	51	-7	356,479	298,141	58,337	-14,435	23,938
SAFETY MUTUAL CAS CORP	MO	955	407	267,365	235,286	32,079	-1,015	20,078
SENTRY INS A MUTUAL CO	WI	2,535	1,568	1,797,247	1,138,985	658,261	-45,389	80,112
SHELTER MUTUAL INS CO	MO	0	0	615,853	297,037	318,816	-26,779	37,431
STATE AUTOMOBILE MUTUAL INS CO	OH	25,531	14,277	638,571	423,947	214,624	-17,002	40,294
STATE FARM MUTUAL AUTOMOBILE INS CO	IL	339,564	199,591	35,493,472	17,464,585	18,028,885	-1,623,019	1,862,591
TRI COUNTY MENNONITE MUTUAL INS CO	PA	65	33	1,925	151	1,774	-75	159
UTICA MUTUAL INS CO	NY	3,958	463	1,101,195	930,673	170,522	-43,610	65,371
VERMONT MUTUAL INS CO	VT	0	0	91,118	46,024	45,094	-4,260	5,312
VIRGINIA MUTUAL INS CO	VA	0	0	32,296	22,058	10,237	-670	1,713
WHITE HALL MUTUAL INS CO	PA	329	326	7,338	4,853	2,485	357	360
WINDSOR MOUNT JOY MUTUAL INS CO	PA	1,709	766	11,944	6,836	5,107	199	720
TOTALS		678,380	564,341	90,462,294	58,632,059	31,830,235	-3,583,549	5,242,506

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1989 - ($000) TABLE NO. 5

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
ALIEN								
AGFILLE GENERAL INS CO US BR	NY	0	0	12,252	1,625	10,626	-994	1,044
ALLIANCE ASSURANCE CO LTD US BR	NY	27	29	245,549	158,269	87,280	-1,733	11,889
COLONIA INS CO	NY	169	92	108,008	76,621	31,386	-979	7,592
FRANKONIA REINSURANCE CO US BR	MD	0	0	148,510	98,229	50,281	-3,975	9,273
GENERALI - US BRANCH	NY	19	-33	151,870	93,044	58,825	-2,918	10,462
GERLING GLOBAL REI CORP OF US BR	NY	0	0	218,562	129,660	88,902	-3,365	9,453
LONDON ASSURANCE US BR	NY	0	0	382,705	243,285	139,420	-2,837	24,344
MUNICH REINSURANCE CO US BR	NY	0	0	994,565	660,309	334,256	-20,539	77,676
NICHIDO F & M INS CO LTD	NY	0	0	42,122	27,641	14,481	-854	2,870
NIPPON FIRE & MAR INS CO LTD US BR	NY	6	118	74,361	31,449	42,912	-46	3,303
PHILADELPHIA INDEMNITY INS CO	NY	3	3	18,476	11,307	7,169	2,101	1,184
SEA INS CO LTD US BR	NY	104	26	258,457	171,147	87,310	-1,852	14,240
SUMITOMO MAR & FIRE INS CO LTD US BR	NY	0	0	92,236	61,901	30,336	-597	7,661
SUN INS OFFICE LTD US BR	NY	212	88	417,784	282,174	135,610	-2,823	27,077
TOKIO MARINE & FIRE INS CO LTD US BR	NY	1,814	1,459	396,639	298,758	97,881	-14,406	25,782
ZURICH INS CO US BR	NY	10,805	33,840	2,425,540	1,979,022	446,518	-89,101	141,853
*TOTALS		13,150	35,622	5,987,636	4,324,441	1,663,194	-144,918	375,703

DOMESTIC & FOREIGN TITLE INSURANCE COMPANIES - 12/31/89 IN THE STATE OF MARYLAND ($000) TABLE NO. 7

COMPANY NAME		ADMITTED ASSETS	LIAB. EXCEPT CAPITAL	POLICY-HOLDERS SURPLUS	/-----MARYLAND BUSINESS 1989-----/ DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
*DOMESTIC TITLE INSURANCE COMPANIES							
CHICAGO TITLE INS CO OF MARYLAND	MD	25,619	17,702	7,917	12,798	428	1,067
SECURITY TITLE GTE CORP OF BALTIMO	MD	6,805	5,065	1,740	4,076	62	0
*DOMESTIC TOTALS		32,424	22,767	9,657	16,874	490	1,067

DOMESTIC & FOREIGN TITLE INSURANCE COMPANIES - 12/31/89 IN THE STATE OF MARYLAND ($000) TABLE NO. 7

COMPANY NAME		ADMITTED ASSETS	LIAB. EXCEPT CAPITAL	POLICY-HOLDERS SURPLUS	/-----MARYLAND BUSINESS 1989-----/ DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
*FOREIGN TITLE INSURANCE COMPANIES							
AMERICAN REALTY TITLE AGR CO	OH	3,837	3,091	746	0	0	0
AMERICAN TITLE INS CO	FL	68,385	48,524	19,861	2,369	-16	-5
CHICAGO TITLE INS CO	MO	330,009	223,975	106,034	5,592	86	146
COMMONWEALTH LAND TITLE INS CO	PA	220,103	137,860	82,242	4,567	44	205
CONESTOGA TITLE INS CO	PA	1,990	939	1,052	15	0	0
CONTINENTAL TITLE INS CO	NJ	5,969	3,642	2,327	40	0	0
FIRST AMERICAN TITLE I C OF MID-WE	MO	46,457	20,670	25,787	0	0	0
FIRST AMERICAN TITLE INS CO	CA	251,398	111,344	140,044	5,738	32	81
INDUSTRIAL VALLEY TITLE INS CO	PA	15,634	9,779	5,855	4,597	1,977	2,803
INVESTORS TITLE INS CO	NC	11,251	5,607	5,645	0	0	0
JEFFERSON PILOT TITLE INS CO	NC	26,596	1,953	24,643	0	0	0
LAWYERS TITLE INS CORP	VA	268,061	192,624	75,437	5,383	186	636
MERIDIAN TITLE INS CO	PA	50,835	21,139	29,726	48	1	9
NEW YORK TRW TITLE INS INC	NY	8,959	5,786	3,173	0	0	0
SECURITY TITLE & GUARANTY CO	NY	56,582	13,566	53,016	1	0	0
SOUTHERN TITLE INS CORP	VA	5,899	2,708	3,192	630	0	44
STEWART TITLE GUARANTY CO	TX	140,777	78,609	62,168	1,161	2,498	2,643
T A TITLE INS CO	PA	3,462	1,105	2,357	18	0	0
TICOR TITLE INS CO	CA	175,048	117,772	57,276	6,401	693	940
TICOR TITLE INS CO OF CALIFORNIA	CA	196,483	97,488	98,995	0	0	0
TITLE INS CO OF MINNESOTA	MN	125,223	92,366	32,857	126	43	60
TRANSAMERICA TITLE INS CO	CA	96,761	54,248	42,514	1,227	1	2
TRW TITLE INS CO OF NEW YORK INC	NY	24,525	18,622	5,903	4,526	114	57
UNITED GENERAL TITLE INS CO	LA	4,275	508	3,767	0	0	0
*FOREIGN TOTALS		2,148,509	1,263,895	884,617	44,441	5,659	7,691
*FINAL TOTALS		2,140,933	1,286,662	894,274	61,315	6,149	8,758

Table 8

HEALTH MAINTENANCE ORGANIZATIONS, ENDING DECEMBER 31, 1989

COMPANY NAME	ADMITTED ASSETS	LIABILITIES	NET WORTH	TOTAL REVENUE	TOTAL EXPENSES
Aetna Healthcare Programs	5,931,538	2,946,728	2,984,810	5,796,718	7,434,057
Capital care, Inc.	17,868,168	16,256,836	1,611,332	71,081,512	71,993,922
Chesapeake Health Plan, Inc.	3,307,594	2,858,141	449,453	16,767,684	17,034,777
Cigna Health Plan, Mid Atlantic, Inc	17,556,491	12,164,370	5,392,121	50,671,664	51,603,946
Columbia Medical Plan, Inc.	7,752,744	6,718,718	1,034,026	27,008,599	26,819,573
Delmarva Heal*h Care Plan, Inc.	3,253,535	2,980,178	273,357	17,741,744	18,001,685
Free State Health Plan, Inc.	21,868,782	20,544,474	1,324,308	163,769,368	163,753,352
George Washington University Health Plan, Inc	12,128,658	8,730,756	3,397,902	46,902,152	45,558,987
Group Health Association, Inc.	68,158,102	60,796,235	7,361,867	166,955,074	178,323,268
Health Care Corporation of Mid-Atlantic	12,003,099	1,844,698	10,158,401	107,242,302	106,048,281
Health Care Corporation of Potomac	3,039,410	1,562,522	1,476,888	22,158,786	21,560,117
Healthplus, Inc.	26,994,175	16,946,966	10,047,209	108,011,960	98,825,733
Johns Hopkins Health Plan, Inc.	28,550,832	27,045,110	1,505,722	79,151,408	78,120,538
Kaiser Foundation Health Plan	143,205,145	128,927,899	14,277,246	258,169,386	278,022,438
Lincoln National Health Plan, Inc.	3,437,285	2,667,873	769,412	6,964,663	8,669,557
MD. Individual Practice Association (MD.IPA.)	22,305,582	16,765,326	5,540,256	117,074,904	114,579,650
Optimum Choice, Inc.	694,049	343,136	350,913	415,232	294,393
Partners Health Plan of Mid-Atlantic, Inc.	9,151,633	8,470,155	681,478	51,842,853	58,933,537
PHN-HMO, Inc.	9,456,767	8,968,281	488,486	18,509,988	20,450,933
Physicians Health Plan, Inc.	4,283,353	3,265,713	1,017,640	14,347,474	15,620,680
Prudential Health Care Plan, Inc.	215,487,943	162,923,500	52,564,443	785,692,013	763,253,942
Total Health Care, Inc.	11,240,838	13,622,869	(2,382,031)	30,935,182	34,056,454
TOTAL:	647,675,723	527,350,484	120,325,239	2,167,210,666	2,178,959,820

NON-PROFIT COMPANIES AS OF 12/31/1989

COMPANY NAMES	ADMITTED ASSETS	LIABILITIES	NET WORTH	NET WRITTEN PREMIUM	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
Maryland Domiciled Companies:						
American Psych Management, Inc.	935,998	560,579	375,419	4,640,337	2,775,436	2,723,409
Blue Cross & Blue Shield of Maryland	422,647,206	406,142,033	16,505,173	1,099,646,341	930,745,712	964,314,222
Consumer Dental Care Company	215,294	94,571	120,723	2,558,125	0	0
Denta-Check of Maryland, Inc.	183,988	99,496	84,492	520,597	325	325
Dental Benefit Providers of Maryland, Inc.	123,163	18,319	104,844	280,369	3,464	4,207
Hospital Health Plan of Maryland, Inc.	616,054	522,358	93,696	3,481,576	3,212,386	2,739,386
Denticare of Maryland, Inc.	470,874	262,789	208,085	1,825,047	1,112,082	1,132,617
Mid Atlantic Vision Service Plan, Inc.	1,767,607	1,215,036	552,571	4,824,203	4,112,200	4,320,775
Randmark, Inc.	525,550	43,011	482,539	2,702,100	1,773,129	1,776,129
TOTAL	427,485,734	408,958,192	18,527,542	1,120,478,695	943,734,734	977,011,070
Foreign Companies:						
Group Hospitalization & Medical Serv., Inc.	749,973,449	646,416,204	103,557,245	1,371,642,580	1,055,506,412	1,142,623,690
Pennsylvania Dental Service Corporation	9,831,545	4,655,324	5,176,221	34,046,253	27,790,170	28,675,938
TOTAL	759,804,994	651,071,528	108,733,466	1,405,688,833	1,083,296,582	1,171,299,628
GRAND TOTAL	1,187,290,728	1,060,029,720	127,261,008	2,526,167,528	2,027,031,316	2,148,310,698

1989 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 10

DOMESTIC

COMPANY NAME	CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
AMERICAN HEALTH & LIFE INS CO	60518	MD	351,704	282,311	61,765	0	6,814	-400	0	6,415
ANNAPOLIS LIFE INS CO	60232	MD	7,492	4,464	28	46	0	0	0	46
BALTIMORE LIFE INS CO	61212	MD	268,499	241,963	25,390	2,995	0	229	29	3,253
BANNER LIFE INS CO	94250	MD	439,931	384,454	-84,823	3,069	0	40	0	3,108
CHESAPEAKE LIFE INS CO	61832	MD	48,510	46,098	28	1,559	0	1	315	1,876
FIDELITY & GUARANTY LIFE INS CO	63274	MD	3,425,919	3,180,679	-189,764	34,121	0	35,403	0	69,523
HOME MUTUAL LIFE INS CO	64459	MD	56,871	46,648	9,297	4,081	0	0	611	4,692
LIFE OF MARYLAND INC	93254	MD	136,820	118,495	-16,825	3,619	0	0	0	3,619
MARYLAND SOUTHERN LIFE INS CO	91752	MD	1,419	969	42	6	0	0	35	41
MLIC INC	73962	MD	213,496	31,802	-193,661	182	0	0	0	182
MONUMENTAL GENERAL INS CO	63444	MD	208,660	174,762	-10,348	1,141	7,679	2,888	0	11,708
MONUMENTAL LIFE INS CO	66281	MD	719,992	621,886	77,112	18,342	0	226	232	18,800
REGAL LIFE INS CO	87069	MD	1,839	968	21	6	0	0	0	6
SUN LIFE INS CO OF AMERICA	69256	MD	4,577,031	4,291,402	178,891	17,051	0	243	0	17,294
TRANS GENERAL LIFE INS CO	69515	MD	11,024	4,020	4,004	17	0	0	0	17
UNION LABOR LIFE INS CO	69744	MD	2,069,243	2,010,322	21,688	107	0	709	0	816
UNION STANDARD OF AMERICA LIFE I C	81124	MD	5,474	201	273	0	0	0	0	0
17 COMPANIES TOTAL:			12,543,924	11,441,444	-108,382	86,342	14,493	39,339	1,222	141,396

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
7	694	0	0	694	2,739	153	4,931	197,125	0	0	202,056
2	0	0	0	5	0	0	19	0	0	0	19
1,626	0	41	407	2,745	33	5	238	0	33	12	283
2,562	0	204	0	2,766	16	7	328,228	0	0	0	328,228
1,589	0	0	84	1,673	125	134	65,178	0	0	0	65,178
7,037	0	16,832	0	24,662	395	108	303,850	0	223,202	0	527,053
1,873	0	3	464	2,340	0	0	201,461	0	3,472	20,971	225,904
1,348	0	0	0	1,348	0	0	419	0	0	0	419
0	0	0	34	34	1	1	312	0	0	2,271	2,583
11	0	0	0	11	0	0	16,129	0	0	0	16,129
527	3,559	1,612	0	5,699	7,864	3,222	251	568	624	0	1,443
7,153	0	312	1,156	10,021	408	-192	1,723,753	0	67,332	38,092	1,829,177
14	0	0	0	14	2	0	1,377	0	0	0	1,377
10,109	0	33,332	0	43,441	88	-17	234,891	0	10,874	0	245,765
1	0	0	0	0	0	0	6,758	0	0	0	6,758
54	0	3,151	0	3,205	5,091	5,146	5,795	0	106,666	0	112,461
0	0	0	0	0	0	0	0	0	0	0	0
33,701	4,253	55,457	2,145	98,558	17,562	8,567	2,693,590	197,693	412,203	61,346	3,364,833

1989 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
AAA LIFE INS CO	71854	DC	19,856	13,429	4,447	10	0	0	0	10
ACACIA MUTUAL LIFE INS CO	60038	DC	815,114	730,374	84,740	3,846	0	22	0	3,868
ACACIA NATIONAL LIFE INS CO	65685	VA	261,411	237,850	13,562	1,979	0	0	0	1,979
ACADEMY LIFE INS CO	60046	CO	259,956	232,295	-8,617	2,543	0	417	0	2,960
ACCELERATION LIFE INS CO	71099	OH	106,987	87,774	6,279	0	9	0	0	9
ADJUSTABLE LIFE INS CO	93742	MN	6,226	412	1,413	0	0	0	0	0
ADMIRAL LIFE INS CO OF AMERICA	71390	AZ	17,394	10,226	4,656	0	0	0	0	0
AETNA LIFE INS & ANNUITY CO	86509	CT	9,731,891	9,528,058	-273,662	5,452	0	1,887	0	7,339
AETNA LIFE INS CO	60054	CT	52,022,557	50,458,709	1,229,469	2,152	214	32,379	0	34,745
AETNA LIFE INS CO OF ILLINOIS	78700	IL	105,722	57,103	43,609	0	0	0	0	0
AIG LIFE INS CO	66842	PA	1,324,598	1,288,638	-35,206	174	53	790	0	1,017
ALEXANDER HAMILTON LIFE INS CO OF A	38358	MI	3,370,454	3,238,792	112,463	10,939	1,792	26	0	12,757
ALL AMERICAN ASR CO	68292	NC	60,505	48,524	11,722	59	0	0	0	59
ALL AMERICAN LIFE INS CO	60097	IL	1,043,094	904,998	72,989	1,311	0	1,335	0	2,646
AMERICAN BANKERS LIFE ASR CO OF FL	60275	FL	515,851	441,087	38,758	201	2,228	2,045	0	4,473
AMERICAN CENTURION LIFE & ACC ASR C	85863	CA	37,933	19,110	2,973	0	0	17	0	17
AMERICAN CHAMBERS LIFE INS CO	75914	OH	28,923	23,198	-4,108	0	0	24	0	24
AMERICAN COMBINED LIFE INS CO	61506	NE	35,086	16,899	14,837	0	0	0	0	0

DIRECT CLAIMS AND BENEFITS PAID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL	AEH: PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1985: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
20	0	0	0	20	630	266	697	0	0	0	697
4,167	0	18	0	4,185	19	-2	329,783	0	32,053	0	361,836
1,920	0	243	0	2,162	0	0	123,254	0	0	0	123,254
815	0	300	0	1,115	377	220	303	0	17	0	319
0	34	0	0	34	4	9	0	3	0	0	3
0	0	0	0	0	38	10	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
4,872	0	3,862	0	8,754	1,704	923	380,056	0	13,341	0	393,397
3,721	139	58,998	0	62,858	51,284	30,957	217,237	73,374	10,101,406	0	10,398,016
0	0	0	0	0	4	9	0	0	38,298	0	38,298
585	29	318	0	932	564	984	105,172	4,276	24,599	0	134,047
3,368	970	0	0	4,339	1,697	638	297,466	156,896	3,041	0	457,403
70	0	0	0	70	0	0	5,018	0	0	0	5,018
611	0	729	0	1,340	370	219	140	0	175	0	315
293	967	1,953	0	3,214	3,835	2,187	25,669	163,662	0	0	189,331
0	0	0	0	0	1	0	0	0	6,715	0	6,715
0	0	0	0	0	569	227	0	0	4,555	0	4,555
0	0	0	0	0	94	71	0	0	0	0	0

1989 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

FOREIGN

COMPANY NAME	CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
AMERICAN DEFENDER LIFE INS CO	60321	NC	60,672	55,300	-4,822	209	-44	0	0	165
AMERICAN FAMILY LIFE ASR CO OF COLU	60380	GA	5,204,729	4,685,994	509,595	6	0	47	0	53
AMERICAN FIDELITY ASR CO	60410	OK	560,855	471,779	86,303	33	0	11	0	44
AMERICAN FIDELITY LIFE INS CO	60429	FL	269,905	237,850	26,607	817	0	0	0	817
AMERICAN FOUNDERS LIFE INS CO	60445	TX	286,348	255,018	290	8	0	0	0	8
AMERICAN FRANKLIN LIFE INS CO	94226	IL	20,528	4,427	1,101	-15	0	0	0	-15
AMERICAN GENERAL LIFE & ACC INS CO	66672	TN	4,013,158	3,418,664	461,167	3,269	0	0	175	3,444
AMERICAN GENERAL LIFE INS CO OF DE	60453	DE	1,143,382	934,795	170,677	2,533	0	28	0	2,561
AMERICAN GENERAL LIFE INS CO OF NY	67571	NY	520,339	473,628	6,584	166	0	0	0	166
AMERICAN HERITAGE LIFE INS CO	60534	FL	511,092	445,194	52,811	1,330	315	86	0	1,731
AMERICAN INCOME LIFE INS CO	60577	IN	378,410	332,637	34,093	1,304	0	4	0	1,308
AMERICAN INVESTORS LIFE INS CO	60631	KS	1,214,082	1,142,415	10,597	195	0	0	0	195
AMERICAN LIFE AND CASUALTY INS CO	60682	IA	1,963,250	1,909,640	25,353	1,855	0	0	0	1,855
AMERICAN LIFE INS CO OF NEW YORK	60704	NY	659,840	622,825	1,829	329	0	0	0	329
AMERICAN MERCHANTS LIFE INS CO	90948	MN	23,513	17,900	-389	1	0	-8	0	-7
AMERICAN NATIONAL INS CO	60739	TX	3,742,617	2,770,475	987,373	3,523	5	10	2	3,541
AMERICAN NATIONAL LIFE INS CO OF TX	71773	TX	37,453	14,622	19,178	40	0	0	0	40
AMERICAN PIONEER LIFE INS CO	60763	FL	61,098	51,514	-5,848	17	0	1	0	17

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1989 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
222	36	0	0	258	-10	58	18	12	0	0	30
0	0	12	0	12	3,551	1,202	594	0	8,151	0	8,745
19	0	11	0	30	325	432	3,980	0	6,647	0	10,627
138	0	0	0	138	0	0	43,831	0	0	0	43,831
4	0	0	0	4	0	0	960	0	0	0	960
0	0	0	0	0	12	0	0	0	0	0	0
1,711	0	391	353	2,455	163	66	198,294	0	29,810	11,203	239,307
3,953	0	747	0	4,700	8	-1	192,620	0	12,829	0	205,449
161	0	0	0	161	5	0	18,266	0	7,163	0	25,430
878	0	40	0	918	335	188	157,868	12,004	28,951	0	198,822
488	0	0	0	488	275	58	89,524	0	711	0	90,235
491	0	0	0	491	0	0	6,389	0	0	0	6,389
487	0	0	0	487	0	0	17,345	0	0	0	17,345
122	0	3	0	125	102	48	4,177	0	90,817	0	94,994
0	0	0	0	0	0	0	0	0	100	0	100
3,249	0	40	5	3,295	159	264	360,191	359	0	0	360,550
18	0	0	0	18	0	0	3,714	0	0	0	3,714
4	0	0	0	4	80	60	3	0	13	0	16

1989 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11

COMPANY NAME	FOREIGN CODE	DOM	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
AMERICAN PROGRESSIVE LFH & C OF NY	80624	NY	26,184	16,979	-3,094	0	0	0	0	0
AMERICAN REPUBLIC INS CO	60836	IA	282,929	236,480	39,449	103	0	0	0	103
AMERICAN SERVICE LIFE INS CO	81973	TX	40,101	25,811	4,381	0	0	0	0	0
AMERICAN SKANDIA LIFE ASSURANCE COR	86630	CT	19,929	7,028	-5,301	0	0	0	0	0
AMERICAN STATES LIFE INS CO	60879	IN	247,305	204,338	37,967	97	0	2	0	99
AMERICAN TRAVELLERS LIFE INS CO	70325	PA	43,217	33,549	299	8	0	0	0	8
AMERICAN UNITED LIFE INS CO	60895	IN	3,688,284	3,541,849	146,435	136	0	9	0	144
AMERICAN-AMICABLE LIFE INS CO OF TX	68594	TX	103,685	87,902	-4,417	328	0	200	0	528
AMERISURE LIFE INSURANCE CO	84530	MI	49,786	42,151	-1,613	1	0	0	0	1
AMERITAS LIFE INS CORP	61301	NE	1,244,454	1,138,085	0	286	0	1	0	286
AMERITAS VARIABLE LIFE INS CO	97977	NE	24,493	15,153	-1,860	571	0	0	0	571
AMEX LIFE ASSURANCE CO	67962	CA	909,875	760,722	68,698	329	0	2,095	0	2,424
AMICA LIFE INS CO	72222	RI	126,946	109,733	-7,921	406	0	18	0	424
AMOCO LIFE INS CO	85456	NE	287,839	274,603	-17,114	1,118	0	3	0	1,121
ANCHOR NATIONAL LIFE INS CO	60741	CA	2,154,127	2,033,818	81,618	6,869	0	0	0	6,869
ANTHEM LIFE INS CO	85266	IN	445,146	354,558	36,499	0	0	262	0	262
ANTHEM LIFE INS CO OF IN	61069	IN	34,675	20,085	6,360	32	0	0	0	32
APPALACHIAN NATIONAL LIFE INS CO	60984	TN	2,342	0	142	21	0	0	0	21

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
0	0	0	0	0	24	0	1	0	0	0	1
190	0	0	0	190	2,180	1,134	13,895	0	0	0	13,895
0	0	0	0	0	536	101	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
5	0	2	0	7	0	18	20,545	0	34,513	0	55,058
2	0	0	0	2	63	29	43	0	0	0	43
122	0	72	0	195	168	185	15,869	0	640	0	16,509
65	0	71	0	136	0	0	67,502	0	62,340	0	129,842
0	0	0	0	0	0	0	265	0	0	0	265
241	0	45	0	286	936	814	20,936	0	0	0	20,936
0	0	0	0	0	0	0	218	0	0	0	218
413	0	531	0	945	3,030	376	55,538	0	662,393	0	717,931
6	0	0	0	6	0	0	89,418	0	2,745	0	92,163
204	0	3	0	207	245	33	163,259	0	235	0	163,494
2,513	0	0	0	2,513	0	0	1,903	0	0	0	1,903
1	0	216	0	218	1,165	1,140	0	0	97,734	0	97,734
0	0	0	0	0	0	0	1,732	0	0	0	1,732
5	0	0	0	5	0	1	1,124	0	0	0	1,124

1989 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
ARCADIA NATIONAL LIFE INS CO	72613	AZ	48,055	24,227	3,428	0	-6	0	0	-6
ASSOCIATES FINANCIAL LIFE INS CO	71839	TN	598,682	274,137	319,199	0	1,268	0	0	1,268
ASSOCIATION LIFE INS CO INC	61385	WI	157,765	111,421	24,614	0	0	43	0	43
ASSURED SECURITY LIFE INS CO	85366	AL	6,548	3,157	-236	0	0	0	0	0
ATLANTIC AMERICAN LIFE INS CO	61107	GA	37,029	32,157	-14,283	2	0	0	0	2
AUTO CLUB LIFE INS CO	84522	MI	28,168	19,227	1,441	2	0	0	0	2
BALBOA LIFE INS CO	68160	CA	235,661	187,765	-13,783	0	138	6	0	144
BANKERS LIFE & CAS CO	61263	IL	1,285,436	1,098,626	60,294	2,152	0	0	0	2,152
BANKERS NATIONAL LIFE INS CO	71900	TX	763,780	606,280	-213,497	2,038	0	41	0	2,078
BANKERS SECURITY LIFE INS SOCIETY	61360	NY	433,926	398,924	7,047	3,827	0	298	0	4,125
BANKERS UNITED LIFE ASSURANCE CO	61387	IA	529,385	488,702	26,368	1,249	-14	213	0	1,438
BCS LIFE INS CO	80985	IL	82,119	41,864	36,629	0	0	2	0	2
BENEFICIAL LIFE INS CO	61395	UT	982,577	904,265	63,087	39	0	0	0	39
BENEFICIAL STANDARD LIFE INS CO	61417	CA	1,378,748	1,300,696	54,461	152	0	1	0	153
BENEFIT TRUST LIFE INS CO	61425	IL	342,144	276,733	65,011	82	0	17	0	100
BERKSHIRE LIFE INS CO	61433	MA	751,994	712,464	37,821	5,406	0	0	0	5,406
BEST LIFE ASSURANCE CO OF CA	90638	CA	9,534	6,398	-1,082	0	0	2	0	2
BOSTON MUTUAL LIFE INS CO	61476	MA	268,085	240,825	21,760	260	0	861	0	1,121

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
1	99	0	0	99	-7	35	0	7,193	0	0	7,193
0	596	0	0	596	224	138	0	57	0	0	57
1	0	0	0	1	1,042	697	0	0	30	0	30
1	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	2	19	9	132	0	0	0	132
0	0	0	0	0	0	0	646	0	0	0	646
1	86	0	0	88	210	93	0	11,443	14,065	0	25,508
1,225	0	0	0	1,225	4,631	2,040	114,998	0	0	0	114,998
2,778	0	0	0	2,778	0	12	283	0	2	0	285
1,304	0	193	0	1,498	100	76	660,323	0	119,898	0	780,221
444	17	99	0	560	464	527	183,966	6	71	0	184,043
0	0	0	0	0	133	184	0	0	1,489	0	1,489
21	0	0	0	21	0	0	5	0	8	0	13
422	0	19	0	440	75	289	164	0	185	0	349
50	0	36	0	85	1,432	948	5	0	47	0	52
2,201	0	10	0	2,211	1,364	88	639,287	0	0	0	639,287
0	0	0	0	0	124	47	0	0	752	0	752
69	0	596	1	666	1,898	1,196	39,148	0	313,615	5	352,768

1989 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
BRADFORD NATIONAL LIFE INS CO	86371	KY	233,926	213,536	-4,317	307	0	206	0	513
BUSINESS MENS ASSURANCE CO OF AM	61492	MO	916,256	773,739	126,017	196	0	9	0	205
CAPITOL AMERICAN LIFE INS CO	78174	AZ	147,425	111,652	26,799	0	0	0	0	0
CAPITOL BANKERS LIFE INS CO	62421	MN	352,199	328,073	-16,832	499	0	0	0	499
CAPITOL LIFE INS CO	61581	CO	1,933,796	1,872,763	-122,706	7	0	1,421	0	1,428
CELTIC LIFE INS CO	80799	RI	118,775	76,494	18,998	0	0	108	0	108
CENTENNIAL LIFE INS CO	61654	KS	55,905	50,029	1,303	0	0	78	0	78
CENTRAL LIFE ASSURANCE CO	61689	IA	2,024,691	1,896,974	123,817	3,227	0	281	0	3,509
CENTRAL NATIONAL LIFE IN CO	61700	NJ	439,414	266,459	83,543	16	858	17	0	892
CENTRAL SECURITY LIFE INS CO	61735	TX	17,271	11,375	4,514	3	0	0	0	3
CENTRAL STATES H & L CO OF OMAHA	61751	NE	131,142	101,568	29,575	2	175	0	0	177
CENTRAL UNITED LIFE INS CO	61883	IA	45,852	38,845	4,224	2	0	0	0	2
CENTURY LIFE OF AMERICA	65749	IA	1,495,143	1,403,693	80,081	780	0	3	0	783
CERTIFIED LIFE INS CO	61778	CA	117,953	78,497	37,206	2	0	0	0	2
CHARTER NATIONAL LIFE INS CO	61808	MO	1,074,569	1,035,361	29,658	597	0	0	0	597
CHRISTIAN MUTUAL LIFE INS CO	61867	NH	45,215	40,522	-531	131	0	0	0	131
CHRYSLER LIFE INS CO	79677	MI	142,712	117,714	5,998	0	1,889	0	0	1,889
CHUBB LIFE INS CO OF AMERICA	69965	NH	715,001	639,006	34,393	2,861	0	70	0	2,931

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
121	0	54	0	175	62	19	19	0	34	0	53
228	0	0	0	228	1,072	647	20,643	0	2,432	0	23,076
0	0	0	0	0	453	41	0	0	0	0	0
171	0	0	0	171	0	0	18,531	0	0	0	18,531
836	0	2,526	0	3,363	0	0	0	0	0	0	0
0	0	0	0	0	4,634	3,582	0	0	16,403	0	16,403
0	0	0	0	0	745	522	30	0	23,388	0	23,418
1,388	0	7,206	0	8,654	920	548	345,642	0	106,237	0	451,879
5	593	0	0	598	553	296	2,116	59,181	293,115	0	354,412
2	0	0	0	2	2	0	54	0	0	0	54
0	58	0	0	58	39	19	477	13,085	0	0	13,563
3	0	0	0	3	0	0	703	0	0	0	703
353	0	3	0	356	14	1	73,625	0	515	0	74,140
1	0	0	0	1	3	3	116	0	0	0	116
963	0	43	0	1,006	0	0	22,823	0	0	0	22,823
3	0	0	0	3	0	0	2,656	0	0	0	2,656
0	809	0	0	809	1,324	366	0	134,167	0	0	134,167
2,477	0	24	0	2,501	982	333	330,498	0	5,628	0	336,125

1989 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
CINCINNATI LIFE INS CO	76236	OH	395,719	248,193	144,026	229	0	0	0	229
CITIZENS SECURITY LIFE INS CO	61921	KY	32,617	27,441	-1,428	187	0	3	0	190
CM LIFE INS CO	93432	CT	512,148	469,385	-3,496	2,960	0	0	0	2,960
COASTAL STATES LIFE INS CO	61980	GA	6,398	191	3,481	0	0	0	0	0
COLLEGE LIFE INS CO OF AMERICA	61999	IN	200,289	177,073	19,420	372	0	0	0	372
COLONIAL LIFE & ACCIDENT INS CO	62049	SC	354,620	255,725	81,449	625	0	3	0	628
COLONIAL LIFE INS CO OF AMERICA	62057	NJ	529,086	468,574	36,777	67	0	422	0	489
COLONIAL PENN ANNUITY AND LIFE INS	93613	DE	123,769	139,876	-15,751	208	0	0	0	208
COLONIAL PENN LIFE INS CO	62065	PA	567,401	460,846	103,197	3,557	0	2	0	3,560
COLORADO BANKERS LIFE INS CO	84786	CO	36,751	28,252	4,011	157	0	0	0	157
COLUMBIA LIFE INS CO	73350	PA	25,737	23,913	-6,600	0	0	0	0	0
COLUMBIAN MUTUAL LIFE INS CO	62103	NY	273,078	254,690	17,954	599	0	0	2	602
COLUMBUS LIFE INS CO	99937	OH	1,150,682	1,054,245	54,837	5,403	0	36	0	5,438
COMBINED INS CO OF AMERICA	62146	IL	2,035,020	1,465,029	493,219	1,051	0	216	0	1,267
COMMERCIAL LIFE INS CO	66508	WI	334,088	253,273	9,025	623	0	1,062	0	1,686
COMMERCIAL TRAVELERS MUTUAL INS CO	81426	NY	25,482	18,875	4,824	0	0	0	0	0
COMMERCIAL UNION LIFE INS CO OF AM	62898	DE	415,554	389,310	9,631	860	0	343	0	1,203
COMMUNITY LIFE INS CO	69647	OH	24,787	11,073	3,744	1	0	0	0	1

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
175	0	0	12	187	5	4	15,001	0	0	0	15,001
20	0	143	0	163	7	0	0	0	0	0	0
627	0	0	0	627	0	0	432,782	0	0	0	432,782
0	0	0	0	0	0	0	0	0	0	0	0
549	0	0	0	549	3	0	33,194	0	0	0	33,194
131	0	0	0	131	3,849	2,156	79,272	0	590	0	79,862
186	0	10	6	201	7,241	-5,882	5,133	0	97,322	99	102,554
92	0	0	0	92	0	0	0	0	0	0	0
2,294	0	3	0	2,297	198	36	54,231	0	74	0	54,305
5	0	0	0	5	0	0	3,504	0	0	0	3,504
0	0	0	0	0	213	132	0	0	0	0	0
185	0	0	3	188	6	10	77,127	0	0	110	77,237
2,124	0	20	0	2,144	866	525	528,193	0	3,086	0	531,279
663	0	45	0	698	5,266	1,428	39,794	0	13,301	0	53,095
371	0	655	0	1,026	244	220	42,999	0	380,899	0	423,898
0	0	0	0	0	63	32	0	0	0	0	0
422	0	472	0	894	25	7	78,215	0	3,557	0	81,772
0	0	0	0	0	0	0	29	0	0	0	29

1989 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
COMPANION LIFE INS CO	77828	SC	27,973	18,568	5,245	0	0	77	0	77
CONFEDERATION LIFE INS & ANNUITY CO	99384	GA	65,545	51,359	5,746	2,451	0	0	0	2,451
CONNECTICUT GENERAL LIFE INS CO	62308	CT	33,991,241	32,650,469	1,011,465	30,957	-1	22,076	0	53,032
CONNECTICUT MUTUAL LIFE INS CO	62316	CT	11,133,703	10,744,810	388,393	18,151	0	444	0	18,595
CONNECTICUT NATIONAL LIFE INS CO	93769	NJ	367,385	355,611	-57,561	769	0	73	0	842
CONSTITUTION LIFE INS CO	62359	IL	342,877	290,375	22,945	191	0	0	0	191
CONSUMERS LIFE INS CO	62375	DE	79,977	66,669	2,599	585	2,090	0	0	2,675
CONTINENTAL AMERICAN LIFE INS CO	62405	DE	592,932	519,280	51,593	1,946	0	308	0	2,254
CONTINENTAL ASSURANCE CO	62413	IL	8,586,841	7,803,369	493,388	2,741	0	30,022	0	32,763
CONTINENTAL GENERAL INS CO	71404	NE	77,243	63,535	5,276	12	0	0	0	12
CONTINENTAL LIFE & ACCIDENT CO	62464	ID	46,614	31,899	10,918	1	0	0	0	1
CONTINENTAL LIFE INS CO	62472	TX	65,348	53,102	9,427	3	0	0	0	3
CORPORATE LIFE INS CO	74705	PA	93,956	89,924	-19,690	429	0	0	0	429
COVENANT LIFE INS CO	66012	PA	358,062	313,019	44,043	813	0	0	0	813
CREDIT LIFE INS CO	62596	OH	348,814	326,131	11,602	31	119	73	0	222
CROWN AMERICA LIFE INS CO	64602	MI	704,938	680,152	-1,434	18	0	0	0	18
CUMIS LIFE INS INC	86126	WI	247,216	132,302	104,914	0	0	0	0	0
CUNA MUTUAL INS SOCIETY	62626	WI	1,147,654	927,066	145,602	297	4,243	2,752	0	7,293

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	AGH PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
0	0	21	0	21	9	0	0	0	30	0	30
0	0	0	0	0	0	0	127,530	0	0	0	127,530
4,942	6	17,343	0	22,391	45,920	43,339	733,195	242	3,588,187	0	4,321,624
14,866	0	45	0	14,851	3,543	1,407	1,485,606	0	0	0	1,485,606
241	0	16	0	216	805	1,010	98,451	0	6,544	0	104,996
152	0	0	0	152	0	0	17,384	0	0	0	17,384
291	1,079	0	0	1,330	1,684	732	101,831	210,767	0	0	312,598
1,490	0	118	0	1,608	2,899	2,277	94,290	0	34,476	0	128,766
2,535	0	1,776	0	4,310	61,992	51,831	493	0	252	0	745
1	0	0	0	0	377	193	4,039	0	4,150	0	8,189
0	0	0	0	0	1	0	56	0	0	0	56
0	0	0	0	0	1	1	104	0	0	0	104
932	0	0	0	932	0	0	0	0	0	0	0
445	0	0	0	445	0	0	46,418	0	0	0	46,418
0	627	63	0	689	74	173	2,348	63,974	10,174	0	73,496
0	0	0	0	0	0	0	2,486	0	0	0	2,486
0	0	0	0	0	834	311	0	0	0	0	0
67	3,210	2,048	0	5,330	4,888	3,122	17,569	1,120,897	798,838	0	1,937,304

1989 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - (BODC) TABLE NO. 11

COMPANY NAME	FOREIGN CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
DELAWARE AMERICAN LIFE INS CO	62634	DE	95,064	82,473	-10,321	300	0	0	0	300
DELTA LIFE & ANNUITY CO	65145	TN	457,816	431,393	10,115	67	0	0	0	67
DEPENDABLE LIFE INS CO	80345	FL	15,549	9,535	-1,032	32	0	0	0	32
DREYFUS CONSUMER LIFE INS CO	93548	CT	3,216	46	3,069	0	0	0	0	0
DREYFUS LIFE INS CO	70688	NY	15,319	5,353	6,316	1	0	0	0	1
DURHAM LIFE INS CO	62707	NC	737,028	663,835	8,204	10,000	0	29	490	10,519
EDUCATORS MUTUAL LIFE INS CO	62804	PA	118,554	96,515	19,739	2,339	0	547	0	2,885
EMPLOYERS HEALTH INS CO	73288	WI	357,344	247,347	91,597	0	0	300	0	300
EMPLOYERS LIFE INS CO OF WAUSAU	62901	WI	679,254	606,192	48,750	78	0	93	0	171
EMPLOYERS MODERN LIFE CO	62928	IA	71,940	65,294	1,047	9	0	0	0	9
EMPLOYERS REASSURANCE CORP	68276	KS	1,123,701	801,247	47,930	0	0	0	0	0
EQUITABLE LIFE ASR SOC OF THE US	62944	NY	52,511,914	51,184,326	1,240,092	36,240	0	24,289	0	60,529
EQUITABLE LIFE INS CO	91190	VA	431,394	319,707	101,656	2,692	0	0	293	2,984
EQUITABLE LIFE INS CO OF IOWA	62979	IA	1,549,170	1,418,177	70,245	2,378	0	24	0	2,402
EQUITABLE OF COLORADO INC	62880	CO	348,901	328,786	-7,885	973	0	0	0	978
EQUITABLE VARIABLE LIFE INS CO	84361	NY	8,904,105	8,450,426	-669,421	18,031	0	0	0	18,031
ERIE FAMILY LIFE INS CO	70769	PA	168,974	138,985	25,585	2,735	0	134	0	2,868
EXECUTIVE FUND LIFE INS CO	66477	NE	95,562	80,469	10,938	5	0	0	0	5

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
36	0	0	0	36	44	93	106,344	0	473	0	106,817
32	0	0	0	32	8	0	819	0	0	0	819
52	0	0	0	52	3	0	1,668	0	0	0	1,668
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	30	0	0	0	30
6,275	0	35	1,266	7,576	352	350	612,435	0	47,763	38,107	698,305
807	0	224	0	1,031	14,389	10,956	176,910	0	142,615	0	319,525
0	0	80	0	80	11,123	6,627	0	0	105,825	0	105,825
24	0	820	0	844	1	0	5	0	9	0	14
5	0	0	0	5	1	0	941	0	0	0	941
0	0	0	0	0	0	0	53	0	0	0	53
24,914	0	32,198	0	57,112	10,091	5,685	1,836,155	0	3,206,780	0	5,044,935
1,677	0	0	353	2,023	130	30	226,979	0	0	13,247	240,226
1,678	0	0	0	1,678	21	55	143,058	0	0	0	143,058
5	0	0	0	5	0	0	27,759	0	0	0	27,759
10,934	0	0	0	10,934	0	0	2,109	0	0	0	2,109
437	0	50	0	487	0	0	473,917	0	15,303	0	489,220
0	0	0	0	0	9	1	356	0	0	0	356

1989 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	FOREIGN CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
EXECUTIVE LIFE INS CO	63010	CA	13,168,238	12,708,945	-545,148	8,446	0	353	0	8,799
EXECUTIVE LIFE INS CO OF NEW YORK	61913	NY	3,899,131	3,793,929	-195,684	638	0	0	0	638
FAMILY GUARDIAN LIFE INS CO	80322	AZ	196,048	49,675	142,225	0	-4	52	0	48
FAMILY LIFE INS CO	63053	WA	2,717,439	2,595,986	-8,328	2,280	0	93	0	2,373
FAMILY SERVICE LIFE INS CO	74004	TX	518,674	474,566	26,108	125	0	0	0	125
FARMERS & TRADERS LIFE INS CO	63193	NY	181,544	171,108	10,436	257	0	0	0	257
FEDERAL HOME LIFE INS CO	67695	IN	835,895	732,800	69,644	3,941	0	39	0	3,980
FEDERAL KEMPER LIFE ASSURANCE CO	63207	IL	2,108,443	1,975,175	106,232	14,206	0	0	0	14,206
FEDERAL LIFE INS CO (MUTUAL)	63223	IL	180,134	144,879	34,855	11	0	0	0	11
FEDERATED LIFE INS CO	63258	MN	282,445	209,256	68,488	48	0	5	0	53
FIDELITY BANKERS LIFE INS CO	63266	VA	3,568,614	3,494,329	-9,135	27,812	0	219	0	28,032
FIDELITY INVESTMENTS LIFE INS CO	93696	PA	55,960	45,055	-395	0	0	0	0	0
FIDELITY LIFE ASN	63290	IL	278,776	171,620	105,482	146	0	8	0	154
FIDELITY MUTUAL LIFE INS CO	63304	PA	1,157,018	1,106,172	48,143	2,525	0	174	0	2,699
FIDELITY SECURITY LIFE INS CO	71870	MO	172,066	151,736	17,730	9	0	756	0	765
FIDELITY STANDARD LIFE INS CO	93246	DE	164,949	151,853	1,811	0	0	0	0	0
FIDELITY UNION LIFE INS CO	92509	TX	762,874	607,334	133,144	2,506	0	0	0	2,506
FINANCIAL ASSURANCE INCORPORATED	78093	MN	6,376	2,732	1,925	0	0	0	0	0

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
2,430	0	2,831	0	5,260	0	0	917,814	0	8,803	0	926,617
6,586	0	1,954	0	8,540	0	0	100,401	0	0	0	100,401
0	70	0	0	70	0	0	0	700	24,387	0	25,087
1,248	0	29	0	1,276	69	66	244,559	0	15,894	0	260,452
41	0	0	0	41	0	0	118	0	0	0	118
185	0	0	0	185	3	6	22,750	0	0	0	22,750
1,867	0	29	0	1,896	555	499	93,321	0	40,904	0	134,225
2,730	0	0	0	2,730	0	0	1,478,292	0	100	0	1,478,392
8	0	0	0	8	0	0	1,222	0	0	0	1,222
1	0	11	0	12	0	0	2,159	0	755	0	2,914
6,958	0	97	0	7,054	0	0	261,209	0	14,146	0	275,355
0	0	0	0	0	0	0	0	0	0	0	0
149	0	0	0	149	0	0	9,600	0	0	0	9,600
1,110	0	15	0	1,125	124	46	199,825	0	12,210	0	212,035
3	0	412	0	415	1,615	428	462	0	16,014	0	16,477
0	0	114	0	114	0	0	0	0	0	0	0
2,874	0	0	0	2,874	0	0	285,771	0	0	0	285,771
0	0	0	0	0	0	0	56	0	0	0	56

1989 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	DOM	FOREIGN	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
FIRST CAPITAL LIFE INS CO	65447	CA		4,744,622	4,661,144	-59,940	3,813	0	0	0	3,813
FIRST COLONY LIFE INS CO	63401	VA		3,746,842	3,505,171	182,949	10,967	0	378	0	11,345
FIRST CONTINENTAL LIFE & ACC INS CO	64696	UT		147,573	130,957	13,505	23	0	0	0	23
FIRST DELAWARE LIFE INS CO	93467	DE		73,748	54,072	-8,124	151	0	0	0	151
FIRST EQUICOR LIFE INS CO	81213	CA		334,772	37,032	92,516	0	0	3	0	3
FIRST INTERNATIONAL LIFE INS CO	60003	MA		66,602	47,756	15,729	65	0	0	0	65
FIRST INVESTORS LIFE INS CO	63495	NY		194,330	188,017	1,522	882	0	0	0	882
FIRST NATIONAL LIFE INS CO	63517	AL		9,387	5,213	673	0	0	0	0	0
FIRST NATIONAL LIFE INS CO OF AM	63525	GA		40,374	33,453	5,922	48	0	0	0	48
FIRST PENN-PACIFIC LIFE INS CO	67652	PA		452,462	419,518	23,029	1,631	0	0	0	1,631
FIRST VARIABLE LIFE INS CO	77984	AR		262,296	230,207	12,034	1,403	0	84	0	1,487
FIRST VIRGINIA LIFE INS CO	63568	VA		16,378	11,107	3,744	0	220	0	0	220
FORD LIFE INS CO	63576	MI		247,499	190,533	43,966	87	4,497	0	0	4,585
FOREMOST LIFE INS CO	71439	MI		74,496	59,206	8,489	0	39	2	0	41
FORTEMOUGHT LIFE INS CO	91642	IN		291,905	195,009	73	4	0	0	0	4
FORT DEARBORN LIFE INS CO	71129	IL		118,017	90,912	2,460	24	0	542	0	566
FRANKLIN LIFE INS CO	63622	IL		4,514,209	4,004,409	261,324	18,189	0	8	0	18,197
FRONTIER NATIONAL LIFE INS CO	99260	OH		4,783	277	506	0	0	0	0	0

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
5,677	0	5,798	0	12,475	0	0	400,144	0	0	0	400,144
5,105	0	114	0	6,219	6	2	1,751,089	0	72,706	0	1,823,795
12	0	0	0	12	6	17	1,192	0	0	0	1,192
0	0	0	0	0	0	0	12,615	0	0	0	12,615
0	0	0	0	0	1	1	0	0	795,575	0	795,575
41	0	2	0	43	0	0	29,577	0	0	0	29,577
61	0	0	0	61	1	0	19,605	0	4,780	0	24,385
0	0	0	0	0	12	6	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
1,279	0	0	0	1,279	0	0	214,121	0	0	0	214,121
191	0	520	0	712	0	0	0	0	0	0	0
0	37	0	0	37	66	8	0	11	0	0	11
36	2,881	0	0	2,917	2,872	1,947	6,020	378,882	0	0	384,902
0	36	19	0	57	10	64	0	13	2	0	15
0	0	0	0	0	0	0	6	0	0	0	6
0	0	265	0	266	724	319	4	0	145	0	149
5,371	0	43	0	6,414	403	234	842,579	0	26,901	0	869,479
0	0	0	0	0	0	0	0	0	0	0	0

1989 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
GARDEN STATE LIFE INS CO	63557	NJ	123,362	135,283	-16,024	12,206	0	281	0	12,487
GENERAL AMERICAN LIFE INS CO	63665	MO	5,550,754	5,313,331	0	6,952	0	425	0	7,377
GENERAL FIDELITY LIFE INS CO	93521	CA	109,553	49,797	57,456	0	257	0	0	257
GENERAL LIFE INS CORP OF WI	63703	WI	3,749	14	117	33	0	0	0	33
GENERAL SERVICES LIFE INS CO	63762	IA	451,206	432,580	-2,431	74	0	2,300	0	2,374
GEORGE WASHINGTON LIFE INS CO	63770	WV	28,261	26,244	-6,510	23	0	20	0	43
GEORGIA INTERNATIONAL LIFE INS CO	63797	GA	218,590	201,667	-7,328	129	0	0	0	129
GERBER LIFE INS CO	70939	NY	63,525	53,048	-3,506	208	0	3	0	211
GERMANTOWN LIFE INS CO	63819	PA	19,378	12,546	3,465	3	266	62	0	331
GLOBE LIFE AND ACCIDENT INS CO	91472	DE	588,186	381,810	-84,973	2,624	0	0	0	2,624
GLOBE LIFE INS CO	63894	IL	821,123	724,587	58,850	2,537	3,655	22	0	6,214
GOLDEN RULE INS CO	62286	IL	435,171	362,109	54,473	717	0	1	0	718
GOLDEN STATE MUTUAL LIFE INS CO	63924	CA	113,959	107,480	5,923	2	0	0	0	2
GOVERNMENT PERSONNEL MUTUAL L INS C	63967	TX	324,164	299,155	24,609	537	0	0	0	537
GREAT AMERICAN LIFE INS CO	63312	OH	3,315,932	3,213,195	-14,881	3,362	0	4	0	3,366
GREAT AMERICAN RESERVE INS CO	64017	TX	827,070	780,541	41,267	102	0	0	0	102
GREAT NORTHERN INSURED ANNUITY CORP	94366	MA	2,251,272	2,112,682	-10,510	33,026	0	0	0	33,026
GREAT SOUTHERN LIFE INS CO	90212	TX	635,047	531,831	0	851	0	0	0	851

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
5,739	0	265	0	5,943	58	12	516,773	0	203,644	0	720,417
1,714	0	543	0	2,257	1,325	476	318,733	0	355,051	0	673,783
0	0	0	0	5	134	-22	0	6,068	0	0	6,068
0	0	0	0	6	0	0	0	0	0	0	0
65	0	1,168	0	1,233	0	0	4,842	0	59	0	4,901
2	0	117	0	119	210	106	650	362	980	0	1,992
141	0	0	0	141	0	1	15,926	0	0	0	15,926
57	0	15	0	71	11	10	34,111	0	-7	0	34,105
1	46	0	0	46	202	15	118	17,460	15,514	0	33,092
864	0	0	0	864	13	7	445,393	0	0	0	445,393
1,367	2,632	0	16	3,998	3,932	2,039	279,305	529,335	378	397	809,414
0	0	0	0	0	5,456	2,328	103,718	0	5,764	0	109,482
5	0	0	0	5	0	0	0	0	0	0	0
321	0	0	0	321	1	0	44,586	0	0	0	44,586
649	0	88	0	737	3	0	13,585	0	4	0	13,589
657	0	45	0	702	31	25	10,575	0	0	0	10,575
1,729	0	0	0	1,729	0	0	120	0	0	0	120
219	0	65	0	283	0	2	126,872	0	0	0	126,872

1989 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
GREAT-WEST LIFE & ANNUITY INS CO	68322	KS	2,868,954	2,712,890	-420	0	0	113	0	113
GROUPAMERICA INS CO	93440	CT	101,797	69,560	-24,612	0	0	590	0	590
GUARANTEE RESERVE LIFE INS CO	64203	IN	85,894	65,612	19,612	1,151	0	0	0	1,151
GUARANTEE SECURITY LIFE INS CO	84271	FL	982,325	927,187	-32,564	1,094	0	0	0	1,094
GUARANTEE TRUST LIFE INS CO	64211	IL	142,731	119,858	22,373	392	0	0	0	392
GUARDIAN INS & ANNUITY CO INC	78778	DE	1,326,858	1,254,302	-11,846	3,358	0	0	0	3,358
GUARDIAN LIFE INS CO OF AMERICA	64246	NY	5,466,087	4,981,903	383,690	7,777	0	3,797	0	11,574
GULF LIFE INS CO	64270	FL	1,450,566	1,129,694	216,038	25	0	0	0	25
HARLEYSVILLE LIFE INS CO	64327	PA	112,296	102,371	-376	641	0	238	0	878
HARTFORD LIFE & ACCIDENT INS CO	70815	CT	1,545,449	1,210,354	69,467	4,443	0	2,001	0	6,443
HARTFORD LIFE INS CO	88272	CT	8,238,839	8,005,959	137,022	205	0	2,939	0	3,144
HARVEST LIFE INS CO	79421	OH	326,418	303,939	7,858	621	0	0	0	621
HEALTH INS OF VERMONT INC	81078	VT	8,433	4,825	659	0	0	0	0	0
HERITAGE LIFE INS CO	64394	AZ	99,333	81,586	14,647	0	252	0	0	252
HOME BENEFICIAL LIFE INS CO	64424	VA	1,041,732	744,541	287,986	13,511	0	309	2,037	15,858
HOME LIFE FINANCIAL ASSURANCE CORP	67369	FL	211,942	183,961	11,031	2,930	0	0	0	2,930
HOME LIFE INS CO	64440	NY	4,291,294	4,137,516	143,852	9,413	0	774	0	10,192
HORACE MANN LIFE INS CO	64513	IL	1,625,149	1,538,527	60,794	2,421	0	754	0	3,175

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
127	0	806	0	933	0	0	64	0	0	0	64
1	0	848	0	848	1,183	1,009	0	0	348,164	0	348,164
265	0	0	0	265	42	10	20,816	0	0	0	20,816
4,718	0	0	0	4,718	0	0	1,057	0	0	0	1,057
162	0	0	0	162	342	155	59,909	0	18	0	59,927
200	0	0	0	200	0	0	4,232	0	0	0	4,232
1,884	0	2,429	0	4,313	43,757	34,450	634,848	0	1,048,598	0	1,683,446
48	0	0	0	48	0	0	4,307	0	0	0	4,307
181	0	29	0	210	21	10	72,856	0	5,015	0	77,871
239	0	2,474	0	2,712	3,302	3,152	376,766	0	652,446	0	1,031,213
650	0	3,592	0	4,242	1,962	2,586	13,779	0	355,421	0	369,201
48	0	0	0	48	42	64	7,700	0	0	0	7,700
0	0	0	0	0	163	32	0	0	0	0	0
0	17	0	0	17	250	9	0	8,941	0	0	8,941
5,246	0	951	2,443	8,640	415	480	553	0	11	92	656
565	0	0	0	565	0	0	298,192	0	0	0	298,192
4,548	0	881	0	5,429	4,145	2,539	599,797	0	232,440	0	832,236
831	0	748	0	1,579	132	94	173,364	0	35,777	0	209,141

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COMPANY NAME	FOREIGN CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
IDS LIFE INS CO	65005	MN	13,150,154	12,831,168	286,525	10,033	0	12	0	10,045
INDEPENDENT LIFE & ACCIDENT INS CO	64637	FL	969,465	843,557	108,184	23	0	0	0	23
INDIANAPOLIS LIFE INS CO	64645	IN	853,167	779,292	73,876	4,487	0	0	0	4,487
INDIANAPOLIS LIFE PENSION & INS CO	92711	IN	63,178	55,469	1,892	223	0	0	0	223
INDIVIDUAL ASR CO LIFE HEALTH & ACC	91779	MO	22,046	16,731	3,220	-1	0	0	0	-1
INDUSTRIAL LIFE INS CO	64668	TX	30,321	20,586	8,734	9	0	0	0	9
INTEGON LIFE INS CORP	68756	NC	838,796	760,492	49,589	1,423	219	0	0	1,642
INTEGRATED RESOURCES LIFE INS CO	64254	IA	2,450,432	2,328,712	-27,939	13,012	0	0	0	13,012
INTEGRITY LIFE INS CO	74760	AZ	1,178,819	1,137,282	-92,454	181	0	0	0	181
INTEGRITY NATIONAL LIFE INS CO	64726	PA	26,113	22,204	2,029	1,220	0	0	394	1,615
INTER-AMERICAN INS CO	92525	DE	12,612	7,155	-7,142	0	0	0	0	0
INTER-STATE ASSURANCE CO	64907	IA	118,766	91,415	-29,773	692	0	0	0	692
INTERCONTINENTAL LIFE INS CO	64734	NJ	67,171	57,822	4,390	308	0	0	0	308
INTERNATIONAL FINANCIAL SVC LIFE I	64084	IL	14,756	13,126	-2,970	32	0	0	0	32
INTRAMERICA LIFE INS CO	64831	NY	79,389	46,389	30,105	17	0	0	0	17
INVESTMENT LIFE INS CO OF AMERICA	76015	NC	5,168	146	22	7	0	8	0	14
INVESTORS CONSOLIDATED INS CO INC	85189	NC	10,393	5,231	3,636	0	0	0	0	0
INVESTORS GUARANTY LIFE INS CO	64890	CA	88,241	66,761	16,821	143	0	0	0	143

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
3,775	0	644	0	4,420	315	163	178,778	0	327	0	179,105
3	0	0	0	3	0	0	1,292	0	0	0	1,292
1,696	0	0	0	1,696	538	254	335,952	0	0	0	335,952
42	0	0	0	42	0	0	28,118	0	0	0	28,118
0	0	0	0	0	156	108	0	0	0	0	0
0	0	0	0	0	4	2	1,194	361	0	0	1,554
464	277	0	0	741	58	198	153,032	24,224	0	0	177,256
153	0	0	0	153	249	81	0	0	0	0	0
475	0	0	0	475	0	0	23,161	0	0	0	23,161
348	0	0	150	348	37	10	60	0	0	11	72
0	0	0	0	0	0	0	0	0	0	0	0
15	0	0	0	15	0	0	119,977	0	0	0	119,977
65	0	0	0	65	2	0	35,176	0	0	0	35,176
0	0	0	0	0	0	0	3	0	0	0	3
42	0	0	0	12	0	0	301	0	0	0	301
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	5	0	5
72	0	0	0	72	0	0	16,685	0	0	0	16,685

1989 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
INVESTORS LIFE INS CO NORTH AMERICA	63487	PA	902,547	859,888	-40,901	1,555	0	106	0	1,662
INVESTORS LIFE INS CO OF CA	67415	CA	302,887	244,118	-49,747	2,602	0	27	0	2,629
INVESTORS LIFE INS CO OF NEBRASKA	86975	SD	68,658	45,971	18,475	176	0	0	0	176
ITT LIFE INS CORP	71153	WI	577,261	312,236	106,262	892	0	47	0	939
ITT LYNDON LIFE INS CO	86080	MO	716,459	599,955	35,454	0	715	0	0	715
JACKSON NATIONAL LIFE INS CO	65056	MI	7,828,670	7,550,858	75,029	1,783	0	23	0	1,806
JC PENNEY LIFE INS CO	65021	VT	426,930	377,625	17,207	560	55	249	0	865
JEFFERSON NATL LIFE INS CO	65064	IN	712,906	650,254	43,362	2,387	0	234	0	2,622
JEFFERSON-PILOT LIFE INS CO	67865	NC	3,938,683	3,105,832	736,450	3,489	85	325	0	3,898
JOHN ALDEN LIFE INS CO	65080	MN	2,328,753	2,217,018	99,553	1,763	5	538	0	2,305
JOHN DEERE LIFE INS CO	97128	IL	284,074	245,456	3,440	3	0	0	0	3
JOHN HANCOCK MUTUAL LIFE INS CO	65099	MA	30,924,772	29,690,638	1,102,792	16,328	17	38,527	0	54,872
JOHN HANCOCK VARIABLE LIFE INS CO	70204	MA	1,601,499	1,419,265	-197,766	7,565	0	0	0	7,565
KANAWHA INS CO	65110	SC	104,571	83,160	14,700	2	0	0	0	2
KANSAS CITY LIFE INS CO	65129	MO	1,524,064	1,379,883	175,176	2,043	0	74	0	2,117
KEMPER INVESTORS LIFE INS CO	90557	IL	5,304,291	5,203,795	51,146	5,192	0	2,067	0	7,260
KENNESAW LIFE & ACCIDENT INS CO	65161	GA	17,228	10,265	3,734	125	0	0	0	125
KENTUCKY CENTRAL LIFE INS CO	65188	KY	1,187,272	1,104,554	60,330	4,188	0	0	0	4,188

DIRECT CLAIMS AND BENEFITS PAID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H: PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1989: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
1,777	0	826	0	2,603	0	0	111	0	0	0	111
1,306	0	29	0	1,335	32	15	268	0	0	0	268
12	0	0	0	12	0	0	60,348	0	4,664	0	65,012
415	0	0	0	415	2	9	138	0	8	0	146
0	234	0	0	234	1,466	352	0	63,861	0	0	63,861
96	0	25	0	122	0	0	65,877	0	0	0	65,877
117	33	8	0	158	600	70	40	6	6	0	52
564	0	84	0	648	260	9	278,410	0	35,289	0	313,700
3,061	46	174	0	3,281	2,250	1,960	305,289	48,192	31,023	0	384,505
5,032	89	90	0	5,211	14,255	10,299	171,123	1,358	95,586	0	268,067
0	0	0	0	0	0	0	706	0	0	0	706
26,567	0	12,336	0	26,629	3,455	1,877	1,154,097	1,940	2,067,909	0	3,223,947
1,090	0	0	0	1,090	0	0	544,348	0	0	0	544,348
10	0	0	0	10	2	1	337	0	0	0	337
2,446	0	0	0	2,446	152	82	169,999	12	22,631	0	192,642
2,090	0	241	0	2,331	0	0	9	0	0	0	9
48	0	0	0	48	2	1	8,332	0	0	0	8,332
1,156	0	0	2	1,159	16	31	788,251	0	0	3	788,255

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COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
KEYSTONE PROVIDENT LIFE INS CO	65234	RI	6,260,978	6,134,103	33,839	21,360	0	0	0	21,360
KEYSTONE STATE LIFE INS CO	90344	PA	17,357	8,225	-1,685	159	0	0	0	159
LAFAYETTE LIFE INS CO	65242	IN	427,551	395,852	24,677	962	0	79	0	1,041
LEAGUE LIFE INS CO	65277	MI	55,863	41,379	5,499	0	0	0	0	0
LIBERTY LIFE ASSURANCE CO OF BOSTON	65315	MA	1,160,695	1,112,449	31,564	955	0	276	0	1,231
LIBERTY LIFE INS CO	65323	SC	1,054,330	937,120	76,020	6,135	0	540	1	6,677
LIBERTY NATIONAL LIFE INS CO	65331	AL	2,168,678	1,894,810	221,477	162	0	0	2	164
LIFE & CASUALTY INS CO OF TENNESSEE	65390	TN	1,606,196	1,386,465	193,722	77	0	0	4	81
LIFE & HEALTH INS CO OF AMERICA	77887	PA	17,601	12,126	4,364	8	0	0	0	8
LIFE ASSURANCE CO OF PENNSYLVANIA	65374	PA	95,318	77,617	-1,715	125	129	0	0	254
LIFE INS CO OF GA	65471	GA	1,652,400	1,444,716	180,784	102	0	0	5	107
LIFE INS CO OF ILLINOIS	75078	IL	55,469	30,782	23,009	1	0	0	0	1
LIFE INS CO OF NORTH AMERICA	63498	PA	1,373,012	1,216,260	123,263	650	0	2,077	0	2,727
LIFE INS CO OF THE SOUTHWEST	65528	TX	836,938	802,922	25,904	645	0	26	0	671
LIFE INS CO OF VIRGINIA	65536	VA	3,927,422	3,712,156	189,190	13,616	0	16	4	13,636
LIFE INVESTORS INS CO OF AMERICA	64130	IA	1,999,706	1,862,482	92,954	33	794	74	0	901
LIFE OF BOSTON INS CO	65927	MA	20,062	15,106	-178	15	0	0	0	18
LINCOLN AMERICAN LIFE INS CO	62979	TN	95,757	77,919	7,131	22	0	0	0	22

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
342	0	2	0	343	0	0	42,411	0	0	0	42,411
6	0	0	0	6	0	0	29,388	0	0	0	29,388
606	0	50	0	736	43	62	62,152	0	9,689	0	71,841
0	0	0	0	0	0	0	0	0	0	0	0
719	0	884	0	1,602	4,260	3,396	72,287	0	61,590	0	133,877
1,319	0	2	0	1,324	115	6	383,328	0	7,335	0	390,663
75	0	0	20	95	9	7	4,571	0	0	84	4,654
124	0	371	21	517	6	0	5,798	0	4,270	348	10,416
6	0	0	0	6	220	98	237	0	0	0	237
233	393	0	0	626	77	316	11	41	4	0	56
58	0	0	10	69	10	0	11,695	0	56,832	133	68,660
0	0	0	0	0	0	0	34	0	0	0	34
1,347	0	3,135	0	4,482	7,866	9,050	6	0	1,351	0	1,357
39	0	145	0	184	0	0	2,823	0	10,372	0	13,195
7,263	0	436	180	7,879	50	106	1,286,395	0	8,267	1,286	1,295,948
36	467	1	0	505	4,284	2,592	7,412	68	1,086	0	8,586
14	0	0	0	14	0	0	342	0	0	0	342
110	0	0	0	110	0	0	1,190	0	0	0	1,190

1989 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
LINCOLN BENEFIT LIFE CO	65595	NE	65,485	29,502	12,425	3,349	0	51	0	3,400
LINCOLN INCOME LIFE INS CO	65617	KY	209,881	197,770	7,984	113	0	0	0	113
LINCOLN LIBERTY LIFE INS CO	65625	NE	132,073	117,144	-17,572	545	0	0	0	545
LINCOLN NATIONAL LIFE INS CO	65676	IN	16,161,864	15,357,259	229,792	13,703	0	3,963	0	17,666
LINCOLN SECURITY LIFE INS CO OF CT	97039	CT	11,641	4,794	2,274	58	0	0	0	58
LINCOLNWOOD NATIONAL LIFE INS CO	77989	IL	27,314	20,919	-619	0	0	0	0	0
LONDON PACIFIC LIFE & ANNUITY CO	68934	NC	28,544	18,012	1,039	265	0	0	0	265
LONE STAR LIFE INS CO	65692	TX	226,560	208,401	12,333	6	0	0	0	6
LOYAL AMERICAN LIFE INS CO	65722	AL	183,729	154,183	24,135	155	0	0	0	155
LOYALTY LIFE INS CO	90328	FL	526,071	497,489	-34,450	475	0	75	0	550
LUTHERAN BROTHERHOOD VAR INS PROD C	97721	MN	72,644	63,093	-14,249	223	0	0	0	223
LYNDON INS CO	87890	WI	973,858	520,516	242,436	0	0	0	0	0
MADISON NATIONAL LIFE INS CO INC	65781	WI	62,353	49,412	4,594	3	0	0	0	3
MANHATTAN LIFE INS CO	65870	NY	601,191	562,487	21,521	670	0	0	0	670
MANHATTAN NATIONAL LIFE INS CO	67083	ND	197,284	185,021	-11,433	1,889	0	0	0	1,889
MANUFACTURERS LIFE INS CO	80616	MI	9,776,686	9,512,895	0	22,402	0	2,796	0	25,199
MANUFACTURERS LIFE INS CO OF AMERIC	87793	PA	58,945	18,812	13,631	46	0	0	0	46
MANUFACTURERS LIFE INS CO USA	65838	ME	471,896	440,019	-13,553	582	0	0	0	682

DIRECT CLAIMS AND BENEFITS PAID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H: PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1985: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
387	0	0	0	387	0	0	35,770	0	370	0	36,140
91	0	0	1	92	1	2	11,663	0	0	0	11,663
0	0	0	0	0	0	0	15,000	0	0	0	15,000
29,814	62	14,354	0	43,231	62,922	47,312	1,113,284	0	1,754,026	0	2,867,309
0	0	0	0	0	0	0	7,223	0	0	0	7,223
0	0	0	0	0	3	2	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
4	0	0	0	4	49	19	166	0	0	0	166
64	0	3	0	67	333	146	34,173	0	71	0	34,244
2,109	0	223	0	2,331	294	300	213,242	0	16,515	0	229,756
0	0	0	0	0	0	0	50	0	0	0	50
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	172	0	0	0	172
921	0	5	0	926	0	0	62,126	0	0	0	62,126
1,312	0	0	0	1,312	0	0	485,149	0	0	0	485,149
11,365	0	13,197	0	24,562	375	317	982,968	0	206,178	0	1,189,145
0	0	0	0	0	0	0	2,305	0	0	0	2,305
259	0	0	0	259	0	0	73,972	0	0	0	73,972

1999 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
MASSACHUSETTS CASUALTY INS CO	80896	MA	106,707	88,434	14,916	0	0	0	0	0
MASSACHUSETTS GENERAL LIFE INS CO	65900	MA	568,879	514,116	-2,463	1,656	0	0	0	1,656
MASSACHUSETTS IND & LIFE INS CO	65919	MA	1,108,785	671,398	279,044	24,019	1,295	0	0	25,314
MASSACHUSETTS MUTUAL LIFE INS CO	65935	MA	24,842,268	23,717,494	1,082,475	40,158	0	8,878	0	49,036
MBL LIFE ASSURANCE CORP	69728	OH	182,994	153,092	16,604	23	0	0	0	23
MEDICAL LIFE INS CO	86991	OH	39,546	20,654	8,790	3	0	1,433	0	1,436
MERIT LIFE INS CO	65951	IN	496,399	349,555	140,644	172	0	0	0	172
MERRILL LYNCH LIFE INS CO	79022	WA	750,143	719,132	-39,192	3,932	0	55	0	4,037
METLIFE SECURITY INS CO	60348	NJ	405,239	365,723	3,543	0	0	0	0	0
METROPOLITAN INS & ANNUITY CO	86428	DE	3,162,651	3,009,817	-177,810	15,023	0	0	0	15,023
METROPOLITAN LIFE INS CO	65978	NY	98,740,255	94,952,845	0	40,957	0	35,608	0	76,566
METROPOLITAN TOWER LIFE INS CO	97136	DE	85,806	62,888	-31,582	817	0	0	0	817
MIC LIFE INS CORP	85561	DE	227,699	168,383	8,016	0	2,019	329	0	2,347
MID SOUTH INS CO	79987	NC	51,937	33,543	533	1	0	6	0	8
MID-WEST NATIONAL LIFE INS CO OF TN	66087	TN	60,282	47,689	7,151	1	0	14	0	16
MIDDLE ATLANTIC LIFE INS CO	60543	PA	16,525	12,606	319	0	0	1	0	1
MIDLAND MUTUAL LIFE INS CO	66036	OH	1,002,730	959,975	42,755	1,403	0	0	0	1,403
MIDLAND NATIONAL LIFE INS CO	66044	SD	766,882	585,546	152,426	5,656	0	0	0	5,656

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	AEH PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
0	0	0	0	0	984	526	0	0	0	0	0
355	0	0	0	355	25	1	109,242	0	0	0	109,242
5,122	520	0	0	6,642	846	463	7,791,028	57,327	0	0	7,848,355
13,449	0	13,649	0	32,098	20,966	18,484	2,513,715	0	512,612	0	3,026,327
0	0	0	0	0	0	0	4,961	0	0	0	4,961
0	0	748	0	748	682	382	159	0	393,171	0	393,330
126	0	0	0	126	0	0	4,772	0	0	0	4,772
62	0	0	0	62	0	0	330	0	0	0	330
3,726	0	0	0	3,726	0	0	0	0	0	0	0
9,719	0	0	0	9,719	0	0	1,586,583	0	0	0	1,586,583
62,147	0	219,467	3,569	285,172	17,885	11,637	3,391,474	0	13,142,120	106,552	13,640,146
63	0	0	0	63	0	0	112,666	0	0	0	112,666
0	1,341	49	0	1,389	1,264	547	48	202,636	53,681	0	256,365
1	0	25	0	26	164	144	1	0	0	0	1
0	0	0	0	0	1,921	718	17	0	5	0	22
0	0	0	0	0	29	12	0	0	0	0	0
765	0	2	0	767	0	2	415,359	0	37,738	0	453,097
2,540	0	0	0	2,540	2	2	929,363	0	22,265	0	951,627

1989 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	DOM FOREIGN	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
MIDWESTERN NATIONAL L INS CO OF OHI	66095	OH	56,494	47,988	-130	14	0	0	0	14
MIDWESTERN UNITED LIFE INS CO	66109	IN	255,166	214,066	29,207	1,152	0	0	0	1,152
MINISTERS LIFE A MUTUAL LIFE INS CO	66133	MN	209,397	197,283	11,715	423	0	9	0	433
MINNESOTA MUTUAL LIFE INS CO	66168	MN	4,954,415	4,756,106	198,012	3,189	725	12,208	0	16,122
MNL BAY STATE LIFE INS CO	70416	MO	35,817	9,215	2,865	177	0	0	0	177
MNL LIFE INS CO	93475	DE	35,152	26,623	-370	73	0	0	0	73
MNL PENSION INS CO	80314	DE	212,916	180,691	10,443	220	0	0	0	220
MONARCH LIFE INS CO	66265	MA	5,127,008	4,988,891	94,489	1,630	0	316	0	1,946
MONITOR LIFE INS CO OF NEW YORK	81442	NY	13,333	10,234	99	7	0	0	0	7
MONTGOMERY WARD LIFE INS CO	66273	IL	214,569	139,560	60,529	997	725	310	0	2,032
MONY LIFE INS CO OF AMERICA	78077	AZ	1,067,607	1,008,680	-12,074	880	0	525	0	1,406
MUTUAL BENEFIT LIFE INS CO	66362	NJ	11,601,311	11,189,834	365,699	2,259	0	6,340	0	8,600
MUTUAL LIFE INS CO OF NEW YORK	66373	NY	17,181,295	16,631,044	512,066	15,590	0	1,116	0	16,706
MUTUAL LIFE INS CO OF WASHINGTON DC	66389	DC	11,729	9,795	1,935	271	0	0	42	313
MUTUAL OF AMERICA LIFE INS CO	88668	NY	4,673,802	4,483,314	189,338	1	0	2,503	0	2,504
MUTUAL OF OMAHA INS CO	71412	NE	1,974,796	1,408,122	0	0	0	0	0	0
MUTUAL SECURITY LIFE INS CO	66400	IN	487,824	476,959	-5,789	611	0	8	0	618
MUTUAL SERVICE LIFE INS CO	66429	MN	510,409	493,303	7,522	13	0	2	0	15

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
46	0	0	0	46	0	0	34	0	0	0	34
341	0	0	0	341	0	0	120,571	0	0	0	120,571
167	0	0	0	167	181	119	22,034	0	910	0	22,944
1,203	528	4,210	0	6,001	1,220	833	427,359	124,445	1,260,057	0	1,811,861
3	0	0	0	3	0	0	13,189	0	0	0	13,189
135	0	0	0	135	0	0	8,146	0	0	0	8,146
638	0	0	0	638	0	0	0	0	0	0	0
4,831	0	30	0	4,861	3,731	2,196	235,374	0	7,562	0	242,937
0	0	0	0	0	0	0	2	0	0	0	2
792	402	322	0	1,516	1,141	542	92,732	47,853	110,431	0	251,015
251	0	1	0	252	0	0	115,357	0	6,664	0	122,021
4,036	0	3,193	0	7,229	11,075	6,535	144,444	0	854,036	0	998,480
7,756	0	2,962	0	10,718	5,049	3,795	1,338,848	0	408,275	0	1,747,123
39	0	0	45	84	15	1	13,287	0	0	1,430	14,716
147	0	6,570	0	6,717	0	0	69	0	0	0	69
0	0	0	0	0	17,416	14,751	0	0	0	0	0
592	0	0	0	592	33	19	46,701	0	1	0	46,701
8	0	36	0	44	18	0	786	0	457	0	1,243

1989 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

FOREIGN

COMPANY NAME	CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
MUTUAL TRUST LIFE INS CO	66427	IL	472,171	427,502	43,569	326	0	0	0	326
NATIONAL AFFILIATED INVESTORS L I C	69370	LA	6,838	4,488	-264	2	0	0	0	2
NATIONAL AMERICAN LIFE INS CO OF PA	69221	PA	110,752	103,967	3,340	0	0	12	0	12
NATIONAL BENEFIT LIFE INS CO	61409	NY	1,655,544	1,620,449	-231,024	1,914	0	228	0	2,141
NATIONAL FIDELITY LIFE INS CO	66559	MO	403,842	365,068	32,774	676	0	0	0	676
NATIONAL GROUP LIFE INS CO	64572	IL	24,404	16,567	37	0	0	0	0	0
NATIONAL HEALTH INS CO	82538	TX	67,647	44,004	5,276	0	0	10	0	10
NATIONAL HOME LIFE ASSURANCE CO	66605	MO	4,333,594	4,032,349	256,877	1,335	0	535	0	1,869
NATIONAL LIFE INS CO	66660	VT	3,950,912	3,772,219	177,224	3,276	0	0	0	3,276
NATIONAL OLD LINE INS CO	94265	AR	601,701	493,909	-38,522	74	0	0	0	74
NATIONAL PUBLIC SERVICE INS CO	66737	TX	78,679	55,858	20,321	6	0	0	0	6
NATIONAL STATES INS CO	60593	MO	53,853	32,133	14,052	0	0	0	0	0
NATIONAL TRAVELERS LIFE CO	66826	IA	300,488	272,440	25,076	61	0	0	0	61
NATIONAL WESTERN LIFE INS CO	66850	CO	1,602,190	1,553,169	32,792	1,264	0	151	0	1,415
NATIONWIDE LIFE INS CO	66869	OH	16,451,722	13,052,167	346,610	13,820	31	15,007	0	28,858
NETWORK AMERICA LIFE INS COMPANY	63282	PA	4,842	1,229	-30,922	0	0	0	0	0
NEW ENGLAND GENERAL LIFE INS CO	81264	DE	32,623	612	23,611	0	0	0	0	0
NEW ENGLAND MUTUAL LIFE INS CO	66893	MA	16,666,565	16,164,557	531,358	16,112	0	531	0	16,642

DIRECT CLAIMS AND BENEFITS PAID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H: PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1985: ORDINARY	CREDIT	GROUP	INDUST	TOTAL
337	0	0	0	337	53	-58	17,480	0	0	0	17,480
1	0	0	0	0	0	0	82	0	0	0	82
0	0	0	0	0	249	175	0	0	2	0	2
1,369	0	100	0	1,469	40	8	233	0	15	0	248
448	0	0	0	448	51	0	42,159	0	119	0	42,278
0	0	0	0	0	0	0	14	0	0	0	14
0	0	0	0	0	3,130	1,647	0	0	5,728	0	5,728
1,506	0	9,273	0	10,779	658	326	15,975	0	55,259	0	71,234
3,189	0	0	0	3,189	797	648	315,284	0	0	0	315,284
13	0	0	0	13	1	0	3,778	0	0	0	3,778
8	0	0	0	8	0	0	415	0	0	0	415
0	0	0	0	0	0	0	0	0	0	0	0
70	0	0	0	70	1	0	5,149	0	7,199	0	12,348
1,279	0	0	0	1,279	0	0	110,305	0	0	0	110,005
15,586	34	19,369	0	34,955	17,229	12,927	1,329,619	2,615	68,806	0	1,401,040
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	2	-78	0	0	0	0	0
7,831	0	411	0	8,243	2,480	2,792	1,069,870	0	73,970	0	1,143,840

1989 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
NEW ENGLAND VARIABLE LIFE INS CO	91626	DE	11J,530	85,178	-7,148	281	0	0	0	281
NEW JERSEY LIFE INS CO	66907	NJ	176,510	167,651	2,711	146	0	0	0	146
NEW YORK LIFE & HEALTH INS CO	97705	DE	15,827	2,906	2,921	0	0	0	0	0
NEW YORK LIFE INS & ANNUITY CORP	91596	DE	9,567,940	9,146,588	-101,979	18,119	0	0	0	18,119
NEW YORK LIFE INS CO	66915	NY	37,302,356	35,187,878	2,663,417	49,197	0	5,085	0	54,282
NW INVESTORS LIFE INS CO INC	86231	IA	562,143	493,256	47,871	6	0	14	0	21
NORTH AMERICAN CO FOR LIFE & H INS	66974	IL	1,981,624	1,870,412	98,712	3,367	0	1,427	0	4,794
NORTH AMERICAN EQUITABLE LIFE ASR C	66982	OH	35,681	20,178	9,971	1,275	0	0	33	1,309
NORTH AMERICAN LIFE & CAS	90611	MN	1,018,388	899,748	75,142	3,160	0	1,440	0	4,601
NORTH AMERICAN SECURITY LIFE INS CO	90425	DE	803,390	776,827	-7,169	139	0	0	0	139
NORTH CAROLINA MUTUAL LIFE INS CO	67032	NC	215,709	204,175	8,934	863	0	0	436	1,299
NORTH CENTRAL LIFE INS CO	67040	MN	194,608	185,910	4,977	9	699	6	0	713
NORTHBROOK LIFE INS CO	88528	IL	447,711	413,312	138	5,126	0	3	0	5,129
NORTHERN LIFE INS CO	87734	WA	1,695,037	1,614,482	27,556	1,322	0	0	0	1,322
NORTHWESTERN MUTUAL LIFE INS CO	67091	WI	28,499,973	27,109,354	1,389,869	34,708	0	0	0	34,708
NORTHWESTERN NATL LIFE INS CO	67105	MN	5,278,672	4,985,309	30,628	2,044	0	5,846	0	7,890
OCCIDENTAL LIFE INS CO OF NC	67148	NC	198,310	180,562	14,918	1,293	0	0	0	1,293
OHIO LIFE INS CO	67164	OH	287,085	254,559	30,827	820	0	0	0	820

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
11	0	0	0	11	0	0	18,568	0	0	0	18,568
142	0	0	0	142	1	0	8,587	0	127	0	8,714
0	0	0	0	0	14	0	0	0	0	0	0
11,164	0	0	0	11,164	0	0	709,026	0	0	0	709,026
25,082	0	4,489	0	29,571	17,105	13,073	4,281,587	0	1,793,798	0	6,075,386
11	0	10	0	22	1,432	1,008	437	0	2,674	0	3,111
2,746	0	11	0	2,757	91	88	436,968	0	7,468	0	444,435
606	0	0	75	681	49	44	48,274	0	5	2,502	50,781
407	0	743	0	1,151	3,752	1,689	59,179	0	237,788	0	296,967
9	0	0	0	9	0	0	0	0	0	0	0
283	0	0	353	636	82	18	45,721	0	0	11,008	56,729
4	107	0	0	111	469	92	342	37,330	36	0	37,708
967	0	7	0	974	72	14	6,294	0	0	0	6,294
81	0	0	0	81	0	0	133,964	0	27,456	0	161,419
16,364	0	0	0	16,364	4,088	2,030	2,969,234	0	0	0	2,969,234
654	0	4,062	0	4,716	2,821	3,550	211,133	0	1,779,237	0	1,990,370
938	0	0	0	938	93	131	177,649	0	0	0	177,649
229	0	440	0	669	0	0	87,662	0	0	0	87,662

1989 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
OHIO NATIONAL LIFE ASR CORP	89206	OH	235,353	194,584	8,769	220	0	0	0	220
OHIO NATIONAL LIFE INS CO	67172	OH	2,261,612	2,152,496	108,533	163	0	17	0	180
OHIO STATE LIFE INS CO	67183	OH	512,932	438,894	69,416	2,064	0	2	0	2,067
OLD AMERICAN INS CO	67199	MO	147,405	97,479	46,067	206	0	0	0	206
OLD LINE LIFE INS CO OF AMERICA	67245	WI	720,915	585,261	128,913	3,820	0	0	0	3,820
OLD REPUBLIC LIFE INS CO	67261	IL	125,190	94,824	6,242	509	735	102	0	1,346
OMAHA FINANCIAL LIFE INS CO	72052	MN	14,279	1,483	-5,961	6	195	9	0	210
PACIFIC FIDELITY LIFE INS CO	67423	CA	956,969	911,260	6,000	95	0	298	0	393
PACIFIC MUTUAL LIFE INS CO	67466	CA	8,633,110	8,371,702	235,588	4,823	0	691	0	5,514
PAN AMERICAN ASSURANCE CO	93459	LA	6,392	557	-11,953	927	0	162	0	1,089
PAN AMERICAN LIFE INS CO	67539	LA	2,079,024	1,994,122	84,403	404	0	272	0	676
PAN WESTERN LIFE INS CO	67547	OH	34,982	25,833	5,832	5	0	0	0	5
PARAGON LIFE INS CO	93564	MO	9,087	4,883	0	55	0	43	0	99
PAUL REVERE LIFE INS CO	67598	MA	1,661,382	1,480,667	131,101	133	0	506	0	639
PAUL REVERE PROTECTIVE LIFE INS CO	81051	DE	357,028	326,858	-52,032	430	0	0	0	430
PAUL REVERE VARIABLE ANNUITY INS CO	67601	MA	874,244	818,873	5,071	110	0	0	0	110
PENINSULAR LIFE INS CO	67636	NC	84,653	75,234	-7,067	172	0	0	0	172
PENN INS & ANNUITY CO	93262	DE	555,527	530,181	-78,523	115	0	101	0	216

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	AEM PREMIUM	AEM LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
152	0	0	0	152	75	9	44,324	0	0	0	44,324
228	0	100	0	328	195	7	5,609	0	45,404	0	51,013
982	0	0	0	982	88	27	448,963	0	10,680	0	459,643
49	0	0	0	49	24	7	3,349	0	0	1	3,350
1,000	0	0	0	1,000	0	0	854,486	0	28,778	0	883,264
254	732	0	0	987	864	426	135,438	76,279	2,354	0	214,070
0	37	0	0	37	114	-97	0	0	0	0	0
24	0	59	0	82	5,811	2,604	11,140	0	25,637	0	36,777
755	0	3,778	0	4,533	1,160	857	109,732	0	80,864	0	190,596
344	0	81	0	425	0	0	88,223	0	24,130	0	112,352
455	0	94	0	549	2,964	1,796	37,224	0	77,319	0	114,543
4	0	0	0	4	1	24	199	0	0	0	199
0	0	1	0	1	0	0	6,637	0	0	0	6,637
262	0	73	0	335	9,171	5,755	7,767	0	277,150	0	284,916
512	0	0	0	512	0	0	74,883	0	0	0	74,883
0	0	0	0	0	0	0	723	0	0	0	723
1	0	0	0	1	0	0	26,256	0	0	0	26,256
147	0	50	0	197	0	0	19,745	0	14,354	0	34,098

1989 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
PENN MUTUAL LIFE INS CO	67644	PA	5,310,731	5,130,782	0	5,355	0	50	0	5,405
PENN TREATY LIFE INS CO	76759	PA	31,923	23,903	953	1	0	0	0	1
PENNSYLVANIA LIFE INS CO	67660	PA	487,923	409,042	70,493	471	0	17	0	488
PENNSYLVANIA NATIONAL LIFE INS CO	67679	PA	111,359	105,459	3,745	387	0	8	0	395
PEOPLES SECURITY LIFE INS CO	64475	NC	2,906,525	2,716,815	177,258	16,388	0	47	709	17,144
PHF LIFE INS CO	84808	FL	268,345	240,253	13,991	2	1	0	0	2
PHILADELPHIA AMERICAN LIFE INS CO	67784	PA	133,901	109,149	20,737	2	0	155	0	158
PHILADELPHIA LIFE INS CO	97047	PA	1,260,110	1,178,433	43,628	5,095	0	0	0	5,095
PHILADELPHIA-UNITED LIFE INS CO	67792	PA	34,657	20,452	11,228	294	0	0	360	654
PHOENIX AMERICAN LIFE INS CO	80926	DE	156,075	146,095	1,506	0	0	199	0	199
PHOENIX MUTUAL LIFE INS CO	67814	CT	6,162,612	5,866,510	270,361	6,956	0	636	0	7,592
PHYSICIANS LIFE INS CO	72125	NE	102,132	81,691	15,949	606	0	0	0	606
PHYSICIANS MUTUAL INS CO	80578	NE	459,726	269,129	190,597	0	0	0	0	0
PIONEER AMERICAN INS CO	67873	TX	16,807	9,948	4,359	41	0	4	0	45
PIONEER LIFE INS CO OF ILLINOIS	68330	IL	350,171	299,950	-2,373	374	0	17	0	391
PIONEER SECURITY LIFE INS CO	67946	TX	16,673	11,606	1,670	321	0	1	0	323
PM GROUP LIFE INS CO	97268	CA	327,687	288,487	3,698	0	0	28	0	28
PRAIRIE STATES LIFE INS CO	67989	SD	249,001	238,007	2,322	9	0	0	0	9

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
4,397	0	4,297	0	8,694	181	7	428,839	0	43,697	0	472,537
0	0	0	0	0	671	228	0	0	0	0	0
200	0	0	0	200	1,774	591	30,287	0	25	0	30,312
187	0	13	0	200	27	-1	34,904	0	1,275	0	36,179
3,370	0	164	1,610	10,144	2,924	724	1,304,034	0	46,873	60,767	1,411,674
67	0	0	0	67	382	330	25	216	70	0	311
0	0	280	0	280	73	66	85	0	27,204	0	27,289
3,558	0	38	0	3,596	26	1	451,906	0	0	0	451,906
78	0	0	77	155	3	1	11	0	0	11	22
84	0	0	0	84	0	0	0	0	9,601	0	9,601
3,673	0	283	0	3,956	3,242	2,246	376,405	0	1,048	0	377,453
195	0	0	0	195	0	0	23,165	0	0	0	23,165
0	0	0	0	0	4,144	2,148	0	0	0	0	0
0	0	0	0	0	0	0	8,096	0	3,332	0	11,428
1	0	0	0	1	0	0	10,535	0	7,389	0	17,924
56	0	0	0	56	3,432	1,379					
32	0	0	0	32	0	0	51,359	0	1,127	0	52,486
0	0	0	0	0	100	103	0	0	1,299	0	1,299
19	0	0	0	19	0	0	629	0	0	0	629

1989 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
PREFERRED RISK LIFE INS CO	68004	CO	156,296	113,600	39,687	16	0	0	0	16
PREMIER LIFE INS CO	93726	PA	8,097	1,974	543	2	0	0	0	2
PRESIDENTIAL LIFE INS CO	68039	NY	2,241,137	2,125,791	88,206	2,234	0	0	0	2,234
PRINCIPAL MUTUAL LIFE INS CO	61271	IA	24,825,465	23,909,402	870,563	4,916	0	3,401	0	8,317
PRINCIPAL NATIONAL LIFE INS CO	92908	IA	511,548	486,056	682	27	0	0	0	27
PROGRESSIVE AMERICAN LIFE INS CO	71161	OH	35,657	6,568	14,825	-4	0	0	0	-4
PROTECTED HOME MUTUAL LIFE INS CO	68128	PA	110,885	104,666	6,218	112	0	3	0	115
PROTECTIVE LIFE INS CO	68136	AL	1,040,074	894,694	140,381	578	0	48	0	626
PROVIDENT INDEMNITY LIFE INS CO	68187	PA	31,944	29,309	-4,577	79	0	126	16	211
PROVIDENT LIFE & ACCIDENT INS CO	68195	TN	4,224,005	3,522,536	466,726	3,036	0	2,248	0	5,284
PROVIDENT LIFE INS CO	68217	ND	168,192	149,909	3,553	12	0	0	0	12
PROVIDENT MUTUAL LIFE I C OF PHILAD	68225	PA	2,747,479	2,611,588	0	5,576	0	297	0	5,873
PROVIDENT NATIONAL ASR CO	70866	TN	6,922,159	6,750,638	-785	0	0	515	0	515
PROVIDENS FIDELITY LIFE INS CO	76694	PA	68,430	50,658	-583	0	0	9	0	9
PRUCO LIFE INS CO	79227	AZ	4,278,242	4,097,170	-267,173	8,498	0	0	0	8,498
PRUDENTIAL INS CO OF AMERICA	68241	NJ	129,118,058	124,337,917	3,853,797	58,044	153	40,054	0	98,251
PYRAMID LIFE INS CO	68284	KS	79,161	57,151	20,370	6	0	0	0	6
RELIABLE LIFE INS CO	68357	MO	368,990	329,624	38,971	5	0	0	1	6

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
1	0	0	0	1	1	0	829	0	0	0	829
0	0	0	0	0	0	0	1,692	0	0	0	1,692
1,127	0	63	0	1,190	0	0	5	0	0	0	5
2,479	0	8,846	0	11,324	16,480	13,230	459,273	0	800,330	0	1,259,603
1,149	0	0	0	1,149	0	0	2,847	0	0	0	2,847
37	0	0	0	37	-3	26	0	4	0	0	4
151	0	0	0	151	8	1	5,293	0	316	0	5,609
213	0	0	0	213	69	7	106,592	0	5,898	0	112,490
29	0	180	23	213	1,205	610	7	0	23	1	31
832	0	2,194	0	3,026	20,982	12,823	318,886	5	705,771	0	1,024,663
12	0	0	0	12	0	0	3	0	6	0	8
3,245	0	151	0	3,365	3,589	2,145	396,016	0	0	0	396,016
20	0	1,972	0	1,992	0	0	0	0	0	0	0
0	0	0	0	0	200	84	0	0	4,248	0	4,248
1,875	0	0	0	1,875	0	0	808,735	0	0	0	808,735
41,936	37	52,122	2,664	96,760	89,187	75,558	4,370,975	84,161	14,840,832	67,312	19,369,280
0	0	0	0	0	14	22	1	0	0	0	1
4	0	0	0	4	70	22	379	0	0	39	417

1989 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
RELIANCE STANDARD LIFE INS CO	60301	IL	1,229,827	1,124,632	99,090	405	0	2,525	0	2,930
REPUBLIC-VANGUARD LIFE INS CO	68446	TX	71,848	37,462	15,886	78	0	2	0	81
RESERVE LIFE INS CO	68454	TX	632,707	417,686	179,814	248	0	3	0	251
ROYAL LIFE INS CO OF AMERICA	80586	CT	131,181	86,234	-9,504	210	0	0	0	210
ROYAL MACCABEES LIFE INS CO	65765	MI	1,016,435	922,725	711	4,379	0	209	0	4,588
ROYAL TANDEM LIFE INS CO	82849	NY	615,958	607,682	-32,424	0	0	0	0	0
SAFECO LIFE INS CO	68608	WA	4,346,315	4,191,943	139,372	4,086	0	1,802	0	5,889
SAFECO NATIONAL LIFE INS CO	90581	WA	15,806	3,145	5,661	23	0	0	0	23
SANTAFE INSURANCE COMPANY	94587	IN	4,409	1,916	-79,389	0	0	0	0	0
SAVERS LIFE INS CO OF AMERICA	93734	MO	221,888	149,486	-30,955	0	0	0	0	0
SECURITY ASR CO	71714	AZ	20,616	7,576	1,149	0	104	0	0	104
SECURITY CONNECTICUT LIFE INS CO	91588	CT	789,749	655,868	111,250	5,144	0	26	0	5,170
SECURITY EQUITY LIFE INS CO	99414	NY	74,650	66,600	-6,121	171	0	0	0	171
SECURITY FIRST LIFE INS CO	61050	DE	1,342,392	984,956	6,890	0	0	0	0	0
SECURITY LIFE INS CO OF AMERICA	66721	MN	87,687	71,308	14,682	9	0	10	0	20
SECURITY LIFE OF DENVER INS CO	68713	CO	1,274,841	1,073,576	33,753	4,553	0	203	0	4,756
SECURITY MUTUAL LIFE INS CO OF NY	66772	NY	817,500	783,697	31,587	885	0	4	0	889
SECURITY OF AMERICA LIFE INS CO	66567	PA	157,072	129,817	22,333	14	1,915	285	0	2,213

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
2,792	0	1,696	0	4,488	2,268	1,794	41	0	815	0	857
47	0	0	0	47	0	0	16	0	1	0	17
332	0	2	0	333	799	440	16,552	0	5,652	0	22,204
64	0	0	0	64	0	0	5,854	0	0	0	5,854
1,234	0	190	0	1,424	3,217	1,481	530,277	0	89,135	0	619,412
10	0	0	0	10	0	0	0	0	0	0	0
2,535	0	555	0	3,091	1,994	1,433	158,703	0	122,239	0	280,942
0	0	0	0	0	0	0	5,215	0	0	0	5,215
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
0	99	0	0	99	112	32	0	4,562	0	0	4,562
2,274	0	2	0	2,276	13	10	422,820	0	3,829	0	426,649
1	0	0	0	1	0	0	66,627	0	0	0	66,627
59	0	0	0	59	0	0	0	0	0	0	0
5	0	4	0	9	319	47	2,129	0	2,800	0	4,929
9	0	0	0	9	0	0	110	0	5	0	115
735	0	3	0	738	64	90	135,481	0	37,742	0	173,223
0	909	40	0	949	2,019	568	1	136	43	0	181

1989 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
SECURITY TRUST LIFE INS CO	79880	GA	112,961	72,761	31,186	70	0	0	41	111
SENTRY INVESTORS LIFE INS CO	71692	MA	30,107	15,818	6,739	1	0	0	0	1
SENTRY LIFE INS CO	66810	WI	1,056,517	937,655	67,546	107	0	61	0	168
SHENANDOAH LIFE INS CO	66845	VA	418,641	392,824	25,817	4,853	0	325	0	5,177
SHA LIFE ASSURANCE CO	84824	DE	1,781,867	1,636,214	-57,177	1,684	0	0	0	1,684
SOUTHLAND LIFE INS CO	68950	TX	973,059	825,868	139,751	656	0	0	13	669
SOUTHWESTERN LIFE INS CO	91391	TX	2,722,265	2,482,265	-443,764	2,659	0	4	0	2,663
SOVEREIGN LIFE INS CO OF CALIFORNIA	80438	CA	258,760	224,232	-17,300	622	0	0	0	622
SPRINGFIELD LIFE INS CO INC	68993	VT	161,782	129,305	19,548	18	0	120	0	138
STANDARD INS CO	69019	OR	1,919,521	1,782,236	136,985	53	0	26	0	79
STANDARD LIFE INS CO OF INDIANA	69051	IN	92,510	84,206	4,114	165	0	0	0	165
STANDARD SECURITY LIFE INS CO OF NY	69078	NY	135,123	97,774	28,842	2	0	1	0	3
STATE AUTO LIFE INS CO	86137	OH	10,059	3,149	-90	35	0	0	0	35
STATE BOND & MORTGAGE LIFE INS CO	69086	MN	295,559	274,689	14,770	0	0	0	0	0
STATE FARM LIFE INS CO	69108	IL	10,839,046	9,505,329	1,398,870	28,689	130	279	0	29,097
STATE LIFE INS CO	69116	IN	193,886	175,951	17,934	845	0	0	0	845
STATE MUTUAL LIFE ASR CO OF AM	69140	MA	5,609,052	5,413,945	170,629	1,128	0	2,776	0	3,903
STATESMAN NATIONAL LIFE INS CO	69183	TX	16,614	13,331	2,283	4	0	0	0	4

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	AEH PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
8	0	0	13	21	5	0	2,513	0	0	192	2,705
0	0	0	0	0	0	0	77	0	0	0	77
143	0	138	0	280	859	873	15,193	0	24,457	0	39,650
703	0	379	0	1,141	255	261	262,866	0	67,602	0	330,468
1,415	0	12	0	1,428	332	165	250,287	0	0	0	250,287
447	0	0	85	582	43	12	61,309	0	0	4,557	65,866
1,916	0	46	0	1,962	97	86	328,868	0	0	0	328,868
1,264	0	0	0	1,264	0	0	100,071	0	0	0	100,071
118	0	34	0	152	306	156	469	0	410	0	879
22	0	0	0	22	113	0	2,957	0	0	0	2,957
185	0	0	0	185	18	0	39,305	0	0	0	39,305
0	0	3	0	3	279	71	514	0	19	0	534
0	0	0	0	0	0	0	5,959	0	0	0	5,959
0	0	0	0	0	0	0	42	0	0	0	42
3,417	66	649	0	9,132	0	0	3,491,182	23,674	156,781	0	3,671,638
340	0	0	0	310	34	21	73,541	0	0	0	73,541
1,788	0	2,026	0	3,815	13,557	18,198	59,125	0	366,085	0	425,210
0	0	0	0	0	3	-1	73	0	0	0	73

1989 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	FOREIGN CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
STERLING INVESTORS LIFE INS CO	89164	FL	16,260	11,514	-4,904	1	0	0	0	1
SUMMIT NATIONAL LIFE INS CO	71380	OH	194,765	158,521	3,827	1,055	0	2	0	1,057
SUN LIFE ASR CO OF CANADA (US) BR	79065	DE	4,429,798	4,162,573	-63,030	1,052	0	1,848	0	2,900
SUPREME LIFE INS CO OF AMERICA	69302	IL	54,191	52,939	-2,365	65	0	0	127	192
SURETY LIFE INS CO	69310	UT	65,315	36,421	8,949	1,224	0	0	0	1,224
TANDEM INS GRP INC	71529	IL	3,708,062	3,631,260	-146,533	23,545	0	0	0	23,545
TEACHERS PROTV MUTUAL LIFE INS CO	69353	PA	13,997	10,627	3,370	18	0	1	0	19
TEXAS LIFE INS CO	69396	TX	253,785	231,049	14,984	19	0	0	0	19
TIME INS CO	69477	WI	805,265	595,579	89,867	77	0	54	0	131
TRANS PACIFIC LIFE INS CO	61162	CA	20,374	8,418	8,255	0	0	0	0	0
TRANS WORLD ASSURANCE CO	69566	CA	131,719	110,260	19,033	53	0	0	0	53
TRANSAMERICA ASSURANCE CO	60829	CO	13,412	8,991	-8,779	35	0	0	0	35
TRANSAMERICA LIFE INS & ANNUITY CO	69507	CA	7,700,530	7,574,927	-11,199	1,036	0	33	0	1,069
TRANSAMERICA OCCIDENTAL LIC	67121	CA	6,579,037	6,189,836	218,490	15,287	546	46	0	15,879
TRANSPORT LIFE INS CO	69531	TX	394,194	302,535	68,575	348	197	55	0	599
TRAVELERS INS CO LIFE DEPT	87726	CT	32,087,476	30,504,122	752,156	5,865	0	15,343	0	21,228
TRAVELERS INS CO OF ILLINOIS	79413	IL	149,141	115,362	13,779	296	0	2	0	297
U S GUARDIAN HEALTH INS CO	97055	FL	44,645	33,556	2,089	3	0	0	0	3

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
0	0	0	0	0	0	0	0	0	0	0	0
278	0	0	0	278	0	0	242,416	0	0	0	242,416
529	0	754	0	1,283	0	0	29	0	0	0	29
143	0	0	288	430	19	2	3,600	0	0	4,466	8,066
146	0	0	0	146	0	0	223,574	0	0	0	223,574
2,019	0	0	0	2,019	0	0	0	0	0	0	0
16	0	0	0	16	35	39	800	0	115	0	915
4	0	0	0	4	0	0	1,923	0	0	0	1,923
113	0	20	0	133	3,350	1,674	16	0	14	0	30
1	0	0	0	1	20	-21	10	0	0	0	10
60	0	0	0	60	0	0	4,488	0	0	0	4,488
0	0	0	0	0	0	0	5	0	0	0	5
288	0	208	0	496	0	0	4	0	0	0	4
4,968	346	91	0	5,404	776	355	3,039	64	0	0	3,103
155	15	920	0	1,091	7,883	2,958	20,062	7,630	10,712	0	34,004
11,641	0	11,368	0	22,969	26,804	38,208	424,270	0	2,849,403	0	3,273,673
50	0	0	0	50	2	49	0	0	512	0	512
0	0	0	0	0	1,018	82	0	0	0	0	0

1989 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	DOM FOREIGN	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
UNION BANKERS INS CO	69701	TX	175,476	151,534	1,291	34	0	0	0	34
UNION BENEFIT LIFE INS CO	67903	PA	18,944	13,475	-591	61	0	17	0	78
UNION CENTRAL LIFE INS CO	80837	OH	3,017,400	2,897,109	137,291	1,184	0	564	0	1,748
UNION FIDELITY LIFE INS CO OF TREVO	93267	PA	259,394	149,465	67,853	83	0	43	0	126
UNION SECURITY LIFE INS CO	98484	DE	132,144	106,896	15,896	0	2,272	0	0	2,272
UNITED AMERICAN INS CO	92916	DE	598,179	459,350	46,330	302	0	0	0	302
UNITED COMPANIES LIFE INS CO	69476	LA	1,004,844	961,412	24,790	2,272	0	1	0	2,272
UNITED FAMILY LIFE INS CO	91693	GA	319,203	291,877	10,273	4	0	0	0	4
UNITED FIDELITY LIFE INS CO	87645	TX	385,208	365,208	-11c,997	420	0	7	0	426
UNITED HOME LIFE INS CO	69922	IN	45,075	37,166	5,777	4	0	0	0	4
UNITED INS CO OF AMERICA	69930	IL	2,251,909	1,233,474	997,967	9,918	0	99	3,857	13,875
UNITED INVESTORS LIFE INS CO	94099	MO	500,292	369,144	76,148	1,310	0	12	0	1,321
UNITED LIBERTY LIFE INS CO	82694	OH	66,567	63,278	-92	12	0	0	0	12
UNITED OF OMAHA LIFE INS CO	69868	NE	4,002,319	3,739,056	231,540	3,303	0	1,288	0	4,591
UNITED PACIFIC LIFE INS CO	70025	WA	5,090,921	4,801,026	-12,199	11,322	0	3,563	0	14,885
UNITED PRESIDENTIAL LIFE INS CO	70033	IN	501,546	448,083	23,358	2,994	0	0	0	2,994
UNITED SERVICES LIFE INS CO	70084	VA	612,315	543,433	45,734	1,842	0	0	0	1,842
UNITED STATES LIFE INS CO IN NYC	70106	NY	1,063,453	920,485	116,896	1,972	0	2,194	0	4,166

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
20	0	0	0	20	4,173	2,947	2,554	0	4,093	0	6,647
2	0	0	0	2	180	59	2,070	0	1,087	0	3,157
1,441	0	3,204	0	4,645	827	350	135,427	0	148,587	0	284,013
54	0	24	0	77	642	352	3,174	0	831	0	4,005
0	1,116	0	0	1,116	1,592	527	0	127,721	0	0	127,721
178	0	0	0	178	1,505	814	5,526	0	0	0	5,526
897	0	0	0	897	17	24	6,880	0	28,771	0	35,651
14	0	0	0	14	0	0	369	0	0	0	369
290	0	0	0	290	5	0	50,398	0	0	0	50,398
0	0	0	0	0	0	0	708	0	0	0	708
2,737	0	0	2,567	5,304	1,879	893	440,977	0	23,098	109,668	573,742
90	0	50	0	140	0	0	136,243	0	1,450	0	137,693
97	0	0	0	97	0	0	1,016	0	0	0	1,016
2,174	0	1,269	0	3,444	3,662	2,061	335,019	0	491,862	0	827,481
3,253	0	723	0	3,976	0	0	7	0	0	0	7
693	0	0	0	693	0	0	316,322	0	0	0	316,322
1,093	0	0	0	1,093	3	0	215,096	0	13,774	0	229,470
824	0	1,744	0	2,567	2,233	1,993	256	0	443	0	701

1989 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
UNITED WISCONSIN LIFE INS CO	97179	WI	13,525	5,169	2,356	0	0	8	0	8
UNITED WORLD LIFE INS CO	72850	IL	68,096	47,071	13,968	43	0	0	0	43
UNITY MUTUAL LIFE INS CO	70114	NY	550,916	536,627	13,896	395	0	0	242	637
UNIVERSAL UNDERWRITERS LIFE INS CO	70173	MO	137,047	92,901	33,405	92	756	2	0	851
UNUM LIFE INS CO	69760	ME	4,674,687	4,194,103	186,896	93	0	211	0	304
UNUM LIFE INS CO OF AMERICA	62235	ME	2,488,211	1,967,337	307,898	59	0	2,078	0	2,137
UNUM PENSION AND INS CO	74144	ME	762,725	723,957	3,268	0	0	175	0	175
USAA ANNUITY & LIFE INS CO	93603	TX	1,397,763	1,352,035	16,772	4,323	0	0	0	4,323
USAA LIFE INS CO	69663	TX	1,119,750	1,016,999	61,669	6,154	0	1	0	6,155
USG ANNUITY & LIFE CO	61247	OK	959,067	909,091	-39,673	40,826	0	0	0	40,826
USLIFE CREDIT LIFE INS CO	68373	IL	195,224	160,399	22,732	0	-1	0	0	-1
UTICA NATIONAL LIFE INS CO	63738	NY	91,849	84,854	-3,015	0	0	0	0	0
VALLEY FORGE LIFE INS CO	70211	PA	313,066	227,766	43,650	5,966	0	58	0	6,025
VARIABLE ANNUITY LIFE INS CO	70238	TX	10,857,683	10,585,179	61,545	137	0	0	0	137
VERMONT LIFE INS CO	93645	VT	268,737	245,923	-33,159	1,380	0	0	0	1,380
VETERANS LIFE INS CO	81027	IL	189,960	139,366	-3,411	779	0	875	0	1,654
VICTORY LIFE INS CO	70246	KS	174,599	166,169	-4,745	43	0	0	0	43
VISTA LIFE INS CO	84549	MI	40,352	25,716	8,136	0	321	0	0	321

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
0	0	0	0	0	290	0	0	0	0	0	0
11	0	0	0	11	0	0	6,535	0	0	0	6,535
333	0	0	140	473	36	4	33,246	0	0	11,047	44,293
500	186	0	0	686	513	128	19,659	57,804	696	0	78,159
64	0	143	0	208	433	395	4,940	0	8,125	0	13,064
63	0	1,073	0	1,135	21,021	8,758	4,324	0	695,087	0	699,411
0	0	58	0	58	0	0	0	0	0	0	0
1,189	0	0	0	1,189	0	0	0	0	0	0	0
2,431	0	0	0	2,431	595	233	1,271,460	0	0	0	1,271,460
149	0	0	0	149	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	60	40,744	0	40,804
5	0	0	0	5	0	0	0	0	0	0	0
873	0	78	0	951	15	0	512	0	28	0	540
4,595	0	18,008	0	22,603	0	0	179	0	0	0	179
136	0	0	0	136	0	0	64,747	0	0	0	64,747
314	0	442	0	756	415	94	138,634	0	56,642	0	195,277
28	0	0	0	28	0	0	2	0	0	0	2
0	57	0	0	57	307	102	0	17,436	0	0	17,436

1989 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	FOREIGN CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
VOLUNTEER STATE LIFE INS CO	70254	TN	471,512	417,020	34,446	2,806	1	0	0	2,807
VOYAGER LIFE INS CO	66649	FL	186,337	169,267	5,697	0	251	0	0	251
WASHINGTON NATIONAL INS CO	70319	IL	1,997,689	1,814,075	97,339	1,530	81	174	610	2,396
WASHINGTON SQUARE LIFE INS CO	70750	PA	318,493	303,479	-1,299	346	0	1	0	347
WEST COAST LIFE INS CO	70335	CA	382,979	317,600	52,626	69	0	0	0	69
WESTERN & SOUTHERN LIFE INS CO	70483	OH	3,668,799	3,163,815	0	1,884	0	0	181	2,065
WESTERN FIDELITY INS CO	77379	LA	20,194	11,788	-4,509	-28	0	0	0	-28
WESTERN LIFE INS CO	70408	MN	786,748	711,830	45,082	557	0	116	0	673
WESTERN NATIONAL LIFE INS CO	72432	TX	3,732,369	3,535,963	127,982	35,745	0	0	0	35,745
WESTERN RESERVE LIFE ASR CO OF OHIO	91413	OH	480,483	438,432	17,537	4,724	0	0	0	4,724
WESTERN SECURITY LIFE INS CO	73474	AZ	23,992	11,930	9,562	1	0	0	0	1
WESTERN STATES LIFE INS CO	70491	ND	496,791	411,898	19,850	527	0	0	0	527
WESTERN-SOUTHERN LIFE ASR CO	92622	OH	756,813	692,840	-57,527	591	0	0	0	591
WESTFIELD LIFE INS CO	62031	OH	165,791	135,291	8,500	124	0	0	0	124
WILLIAM PENN LIFE ASSUR CO OF AMER	70092	IN	36,815	33,529	-8,809	388	0	0	0	388
WISCONSIN NATIONAL LIFE INS CO	70580	WI	249,672	215,957	32,082	4,925	0	0	0	4,925
WORLD INS CO	70629	NE	109,900	101,699	7,600	21	0	1	0	22
WORLD LIFE & HEALTH INS CO OF PA	70637	PA	26,446	25,328	-4,308	11	0	0	0	11

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
441	6	0	0	447	2	0	228,215	516	0	0	228,731
0	159	0	0	159	255	41	0	23,699	0	0	23,699
219	0	2	190	411	4,998	4,535	99	36	38	21	194
616	0	0	0	616	8	2	1,782	0	0	0	1,782
49	0	0	0	49	0	0	12,547	16,338	0	0	28,885
1,134	0	41	349	1,524	48	112	101,732	0	1,763	10,634	114,129
0	0	0	0	0	992	151	378	0	0	0	378
810	0	0	0	810	2,148	1,432	73,569	0	26,999	0	100,567
4,770	0	0	0	4,770	0	0	47,578	0	0	0	47,578
1,402	0	0	0	1,402	0	0	273,011	0	5,607	0	278,618
0	0	0	0	0	0	0	0	0	0	0	0
330	0	0	0	330	0	0	99,271	0	0	0	99,271
222	0	0	0	222	0	0	87,351	0	0	0	87,351
78	0	0	0	78	0	0	9,364	0	0	0	9,364
260	0	0	0	261	2	1	115,307	0	0	0	115,307
1,872	0	0	0	1,872	2	0	440,438	0	0	0	440,438
56	0	1	0	57	16	11	1,129	0	160	0	1,289
1	0	0	0	1	2,242	352	963	0	180	0	1,143

1989 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	FOREIGN CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
WORLD SERVICE LIFE INS CO OF CO	69833	CO	44,456	19,493	-10,446	0	0	0	0	0
XEROX FINANCIAL SERVICES LIFE INS C	93513	MO	1,756,854	1,704,114	-28,660	4,200	0	0	0	4,200
ZURICH AMERICAN LIFE INS CO	70661	IL	103,386	67,685	-29,914	1,236	0	0	0	1,236
525 COMPANIES TOTAL:			154,751,241	87,257,169	35,857,153	1,338,856	39,683	385,835	10,077	1,774,450

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
0	0	0	0	0	0	0	0	0	0	0	0
546	0	0	0	546	0	0	1,900	0	0	0	1,900
98	0	0	0	98	1	0	194,481	0	41	0	194,521
603,937	23,385	620,991	16,878	1,350,192	885,439	636,124	88,158,692	4,029,021	69,561,340	455,333	62,204,376

1989 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 12

COMPANY NAME	CODE	ALIEN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
CANADA LIFE ASSURANCE CO US BR	80659	MI	1,301,253	1,245,984	0	2,139	0	10,367	0	12,507
CONFEDERATION LIFE INS CO US BR	80667	MI	3,719,662	3,578,100	0	23,157	0	915	0	24,072
CROWN LIFE INS CO	80675	MI	3,982,479	3,960,403	0	4,024	0	4,522	0	8,546
NORTH AMERICAN LIFE ASR CO	80756	MI	151,508	100,636	0	787	0	1,509	0	2,296
SUN LIFE ASR CO OF CAN US BR	80802	MI	2,173,234	2,154,369	0	3,714	0	1,566	0	5,280
5 COMPANIES TOTAL:			11,328,136	11,039,492	0	33,821	0	18,879	0	52,701

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	AEH PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1985 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
1,177	0	2,644	0	3,821	1,339	474	98,942	0	242,045	0	340,986
5,375	0	1,212	0	6,586	1,990	2,286	898,320	0	282,389	0	1,180,709
1,245	0	281	0	1,526	718	-12	331,851	0	2,779	0	334,631
793	0	1,362	0	2,155	1,452	1,707	53,591	0	386,406	0	439,996
2,148	0	778	0	2,975	2,293	1,662	307,109	0	671,983	0	979,092
10,768	0	6,277	0	17,063	7,992	6,117	1,689,813	0	1,585,602	0	3,275,414

FRATERNAL BENEFICIARY ASSOCIATIONS TABLE NO. 13

(IN THOUSANDS)

COMPANY NAME	ADMITTED ASSETS	LIABILITIES	POLICYHOLDERS SURPLUS	NATIONWIDE BUSINESS 1989 PREMIUM WRITTEN	NATIONWIDE BUSINESS 1989 BUSINESS IN FORCE	MARYLAND BUSINESS 1989 PREMIUM WRITTEN	MARYLAND BUSINESS 1989 BUSINESS IN FORCE
AID ASSOCIATION FOR LUTHERAN	7.127.679	6.699.735	427.944	6.743.630	52.515.607	137.580	705.178
AMERICAN FRATERNAL UNION	17.997	17.071	927	10.599	48.914	1	63
AMERICAN POSTAL WORKERS ACCIDENT BENEFIT ASSN.	1.894	660	1.234	124.896	605.400	354	3.684
BNAI ZION	6.629	5.941	689	2.789	25.832	0	1
CATHOLIC FAMILY LIFE INSURANCE	44.617	79.945	14.672	146.659	726.157	9.134	11.156
CATHOLIC ORDER OF FORESTERS	260.323	219.544	41.279	174.374	1.135.595	0	0
CROATION FRATERNAL UNION OF AMERICA	92.780	84.292	8.488	38.330	389.922	109	1.250
CSA FRATERNAL LIFE	70.312	63.003	7.312	20.577	159.174	482	1.888
GREEK CATHOLIC UNION OF USA	116.987	111.407	5.580	22.747	147.912	155	609
HOLY FAMILY SOCIETY OF USA	12.187	7.015	5.172	5.521	35.838	281	925
INDEPENDENT ORDER OF FORESTERS	2.438.895	1.928.703	9.082	1.940.061	15.397.974	6.412	111.376
HUNGARIAN REFORMED FEDERATION OF AMERICA	22.455	15.187	7.268	4.140	44.446	0	0
KNIGHTS OF COLUMBUS OF NEW HAVEN	2.797.991	2.435.068	362.923	2.589.609	15.770.677	96.314	501.623
LITHUANIAN ALLIANCE OF AMERICA	3.572	1.982	1.592	66	3.122	0	23
LITHUANIAN CATHOLIC ALLIANCE	2.251	1.340	910	248	2.509	8	23
LUTHERAN BROTHERHOOD	5.562.144	5.233.380	328.764	3.299.239	25.795.770	42.422	345.306
MENNONITE MUTUAL AID ASSOCIATION	73.391	58.917	14.474	12.456	112.069	512	1.663
MODERN WOODMEN OF AMERICA	1.418.044	1.245.841	172.203	2.807.704	13.349.030	0	1.407
MUTUAL BENEFICIAL ASSN. OF RAIL TRANSP.EMPLOYE	13.169	12.484	684	3.617	30.444	25	445
NATIONAL FRATERNAL SOCIETY OF DEAF	9.595	8.780	815	3.980	29.244	67	553
NATIONAL SLOVAK SOCIETY OF USA	20.171	18.672	1.499	8.661	36.429	1	39
NORTH AMERICAN BENEFIT ASSOCIATION	113.356	84.483	28.873	96.799	566.067	10	465
NORTH AMERICAN UNION LIFE ASSURANCE SOCIETY	4.236	2.649	1.589	514	6.249	267	2.151
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA	30.184	5.782	24.402	5.616	14.549	50	121
POLISH BENEFICIAL ASSOCIATION	9.092	5.207	3.886	753	10.164	0	48
POLISH NATIONAL ALLIANCE OF U.S.A.	228.736	197.884	30.851	38.030	559.961	533	7.745
POLISH ROMAN CATHOLIC UNION OF AMERICA	71.139	57.799	13.340	17.210	146.274	150	1.563
POLISH WOMEN S ALLIANCE OF AMERICA	38.514	32.053	6.461	2.212	66.488	77	2.477
ROYAL NEIGHBORS OF AMERICA	424.939	295.103	129.836	117.874	804.120	0	852
SONS OF NORWAY	94.887	89.316	5.571	172.533	607.736	2.214	882
SUPREME COUNCIL OF ROYAL ARCANIUM	42.324	27.749	14.576	8.278	102.340	30	1.486
TRAVELERS PROTECTIVE ASSOCIATION OF AMERICA	15.968	2.521	13.447	0	0	0	0
UKRANIUM NATIONAL ASSOCIATION OF AMERICA	62.696	41.854	20.842	8.290	106.002	98	1.459
WILLIAM PENN ASSOCIATION	91.233	80.400	10.832	32.100	228.053	73	2.394
WOODMEN OF WORLD LIFE INSURANCE SOCIETY	2.182.406	1.969.630	212.776	4.496.340	21.726.992	37.541	142.605
WORKMEN BENEFIT FUND OF THE U.S.A.	36.381	36.381	4.904	5.505	100.938	0	268
WORKMEN'S CIRCLE	14.064	9.933	4.131	5.915	62.993	0	190
TOTAL	23.573.740	21.187.711	1,939,828	22.968.411	151.473.041	334.910	1.851.918

SUPPLEMENTARY REPORT

by

JOHN A DONAHO
INSURANCE COMMISSIONER

to

THE SECRETARY OF LICENSING AND REGULATION

FOR REVIEW AND TRANSMITTAL TO

THE GOVERNOR OF MARYLAND

and the

MEMBERS OF THE MARYLAND GENERAL ASSEMBLY

Showing with respect to the Fiscal Year ending June 30, 1990,
a statement of fees and taxes received by the
Insurance Commissioner and transferred into the State Treasury.

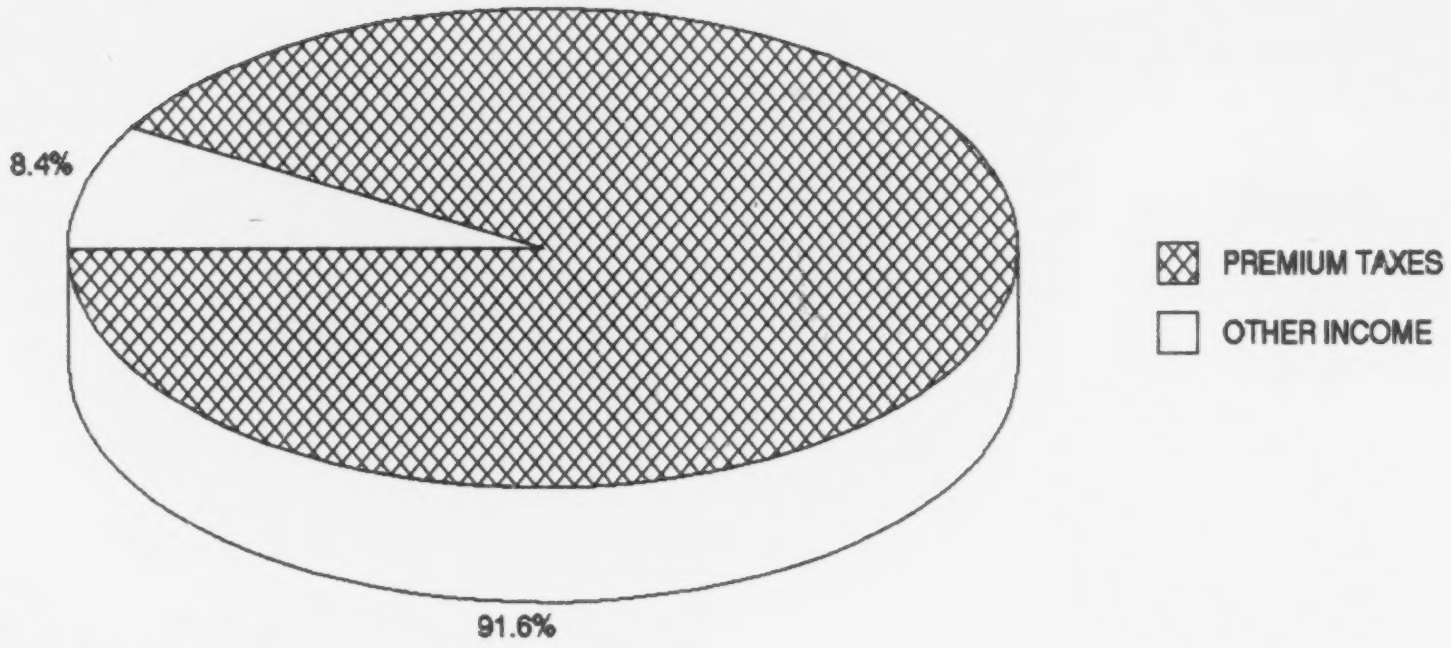
ANALYSIS OF DIVISION RECEIPTS

STATE INSURANCE DIVISION

Shown below is a comparative analysis to Total Divisional Receipts for Fiscal Year 1989 and 1990

	Fiscal Year 1989	Fiscal Year 1990	Increase	Decrease
Premium Taxes	123,639,038.16	133,776,355.95	10,137,317.79	
Premium Taxes - Unauthorized Insurers	477,789.46	402,731.82		75,057.64
Unauthorized Insurance Tax (Surplus Lines)	2,576,760.97	2,630,367.39	53,606.42	
Retaliatory Taxes and Fees	4,626,439.10	4,909,710.02	283,270.92	
Penalties and Interest	16,618.23	21,615.69	4,997.46	
Company Licenses	97,855.00	103,001.00	5,146.00	
Rating Bureau Licenses	150.00	100.00		50.00
Public Adjuster Licenses	100.00	1,075.00	975.00	
Insurance Advisor Licenses	2,200.00	32,200.00	30,000.00	
Vending Machine Licenses	-0-	-0-		
Certificate of Qualification Agent & Brokers - Originals	142,770.00	365,090.00	222,320.00	
Certificate of Qualification Agent & Brokers - Renewals	628,646.00	153,564.45		475,081.55
Certificate of Qualification Surplus Line - Originals	3,250.00	8,200.00	4,950.00	
Certificate of Qualifcation Surplus Lines Broker - Renewals	10,600.00	13,400.00	2,800.00	
Corr./Dup./Amended (All) Certificate of Qualification	17,886.00	25,849.00	7,963.00	
Agent Appointments - Originals	278,540.00	303,225.00	24,685.00	
Agent Appointments Cancellations Originals	106,085.00	126,550.00	20,465.00	
Motor Club Licenses	4,923.00	6,379.00	1,456.00	
Temp. Certif. of Qual. - Agent	17,980.00	16,230.00		1,750.00
Temp. Certif. of Qual. - Broker	-0-	45.00	45.00	
Temp. Certif. of Qual. - Duplicate	10.00	-0-		10.00
Company License Renewals - Holding Acct.	170.00	-0-		170.00
Agent Examination Fees	141,705.00	97,233.00		44,472.00
Company Examination Fees	1,033,492.04	1,501,713.43	468,221.39	
Certificate Under Seal	32,968.00	38,078.20	5,110.20	
Valuation Fees on Insurance	1,170,414.00	1,254,423.00	84,009.00	
Surplus Line Brokers Examination Fees	18,585.50	7,068.50		11,517.00
Fines & Cost - Insurance Divison	124,099.30	176,984.55	52,885.25	
Travel Expense	100,477.40	251,336.29	150,858.89	
Filing Fees (see list)	96,160.00	96,815.00	655.00	
Miscellaneous Fees (see list)	155,029.83	183,192.20	28,162.37	
TOTAL	135,520,741.99	146,502,533.49	11,589,899.69	608,108.19
		(-)135,520,741.99	(-)608,108.19	
INCREASE 1990 OVER 1989		10,981,791.50	10,981,791.50	

INSURANCE DIVISION REVENUE 1990



COMPARATIVE ANALYSIS
DIVISION RECEIPTS 1987 - 1990